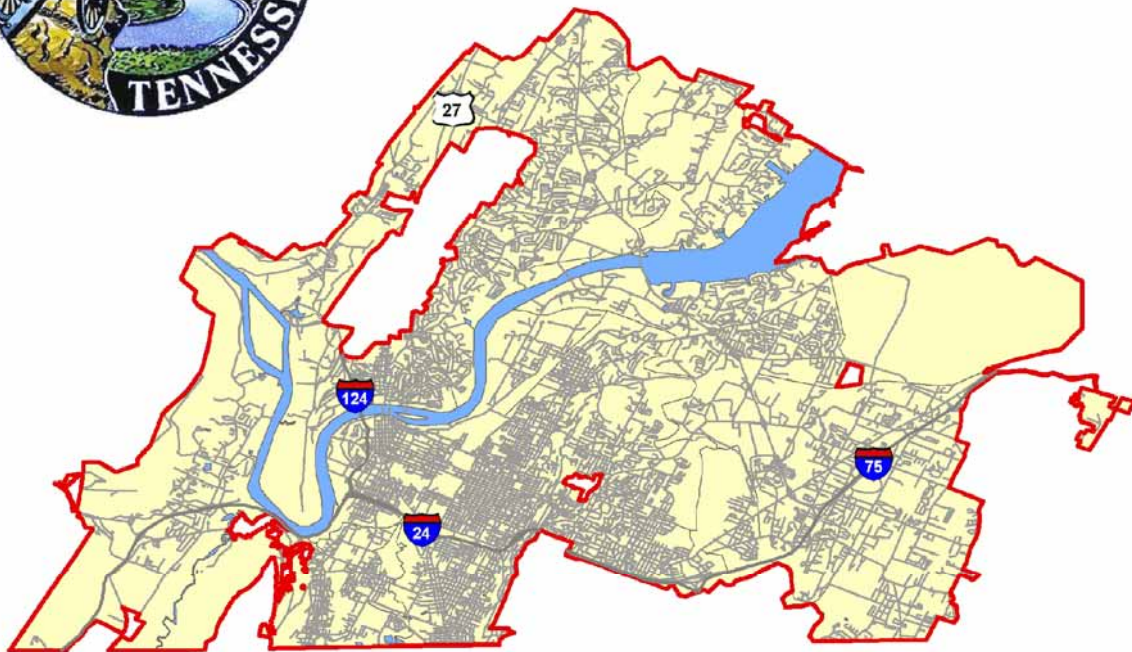


City of Chattanooga, Tennessee

Housing Condition and Vacant Property Survey and Revitalization Strategies



Prepared by:



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Appendix A

Housing and Vacant Property Conditions Survey - Geographic Information Systems (GIS), ArcGIS software tool

Appendix B

Housing and Vacant Property Conditions Survey Map - Geographic Information Systems (GIS) presentation maps for each of the 18 neighborhoods.

OVERVIEW

The City of Chattanooga commissioned J-Quad Planning Group to develop a methodology and to conduct a Residential Survey and Documentation of exterior conditions in eighteen (18) project neighborhoods. The report includes documentation of all residential buildings, vacant lots, and vacant buildings. Documentation also includes digital photographs for vacant structures and vacant lots. Digital photographs of occupied residential structures are not included.

In addition to the data collection, analysis, reporting and digital map presentation and spatial representations of the survey conditions, our report includes a determination of revitalization strategies and resources that can be used to address the adverse conditions identified. In some instances, best practice examples from other cities and conceptual development scenarios/project opportunities illustrations are used to graphically depict prototypical development projects. The implementation of the recommendations will require an analysis by the City to determine appropriateness and to evaluate any public policy implications and fiscal impacts.

METHODOLOGY

Vacant Properties Condition Survey

An evaluation of property conditions was performed in the designated neighborhoods for the referenced survey. Existing property conditions, vacant lots and vacant structures were evaluated and documented using a drive-by technique where exterior conditions were observed and compared to a five-category continuum. Existing properties were determined to be either vacant or occupied and in **Standard condition**, in need of **Minor or Major Repairs**, or **Dilapidated**. Digital photographs were taken of all vacant lots and vacant structures and provided as part of the documentation, along with location and conditions. Non-residential uses were also documented as to location and recorded into the digital geographic information system database. A digital map was generated providing spatial representations of the conditions found.

NEIGHBORHOOD CONDITIONS

The residential property conditions survey for eighteen (18) Chattanooga neighborhoods was conducted over a three week period during the latter part of August and early September of 2007. The following represents our findings.

- ❑ Surveyed 11,965 residential buildings and 2,187 vacant lots for a total of 14,152 residential parcels.
- ❑ 10,843 residential buildings were occupied and 1,122 vacant buildings.
- ❑ Identified 558 new residential buildings and 3,188 residential buildings in standard condition with no visible exterior code violations.
- ❑ Identified 6,396 residential buildings in need of minor repairs, 1,688 in need of major repairs, and 135 dilapidated buildings appearing to be unfit for human habitation. While we did not determine actual violations of City Building Codes, all these buildings are deemed to have potential exterior structural code violations.
- ❑ Identified 1,242 premise or non-building violations: 974 high weeds, 41 junk cars, 124 litter, and 103 with multiple premise or non-building violations.
- ❑ Non-building or premise violations were recorded for vacant lot and lots containing buildings. Therefore, non building violations for lots containing buildings are in addition to any building violations noted in the building conditions totals.






ISSUES AND CONCERNS

- ☐ Vacant lots are 15.5% of total parcels and vacant buildings are 7.9% of total parcels.
- ☐ 8,129 residential buildings, 68.6% of the total residential buildings surveyed, are in need of minor or major repairs, or dilapidated.
- ☐ Home maintenance is being deferred as evidenced by the fact that 53.5% or 6,396 residential buildings surveyed were in need of minor repair.
- ☐ Platting issues, regulatory controls and nonresidential use encroachment on residential uses are creating instability.
- ☐ Chronic and repeat violators of the City's building/premise codes regulations account for much of the inspection work load.
- ☐ Multifamily properties are aging and code enforcement inspections are costly and time consuming for the City. A more cost effective method for insuring these properties are maintained is needed.
- ☐ Many elderly home owners are over-housed empty nesters, unable to afford operating cost/maintenance. They have limited housing alternatives.
- ☐ Lower cost housing alternatives are limited to mobile homes. Alternative housing products are needed.
- ☐ Obsolete/deteriorated non-residential buildings are blighting the neighborhoods.

EXECUTIVE SUMMARY

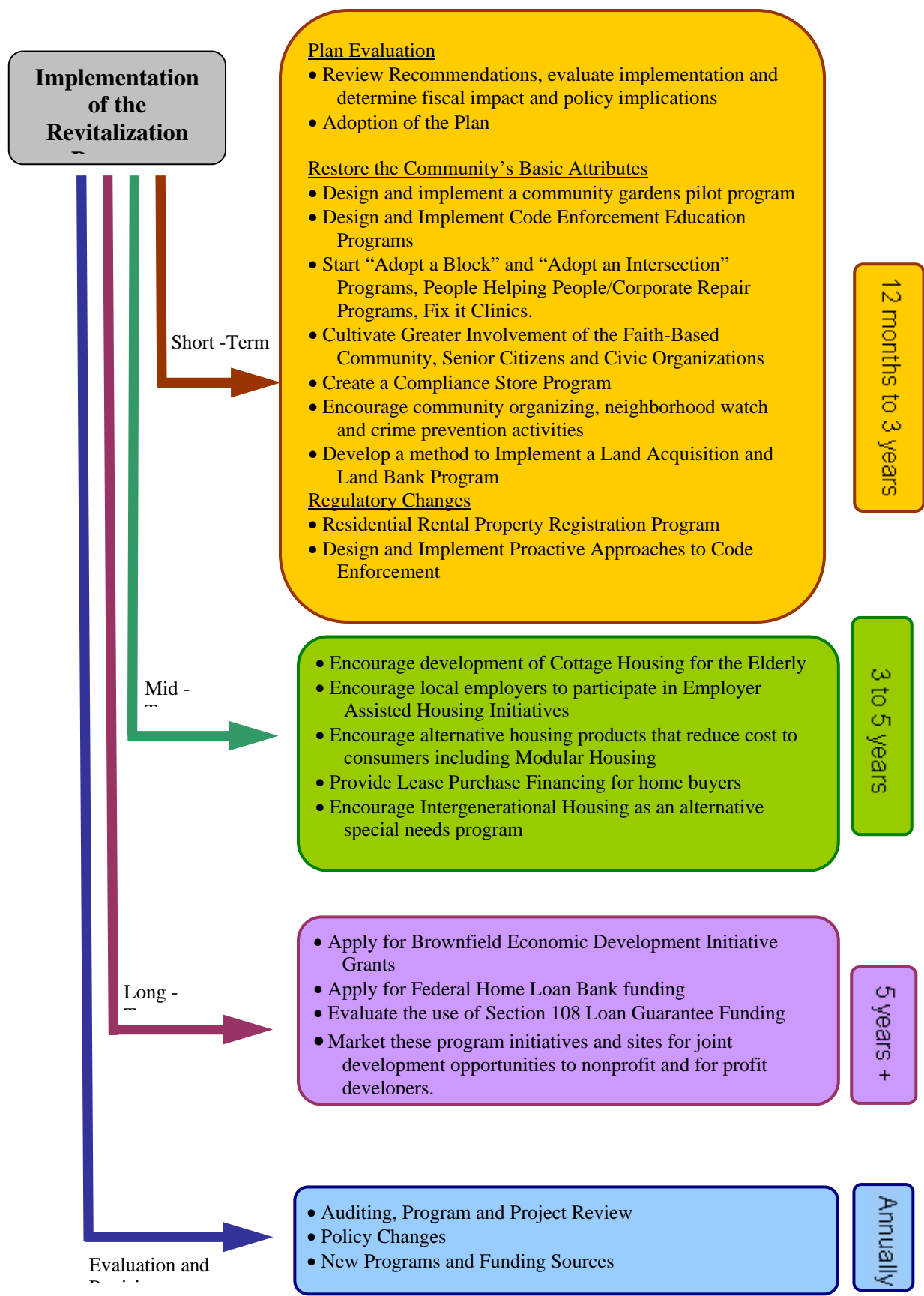
- ❑ New homes are being built in neighborhoods but vacancy rates and the length of time required for sales indicate a sluggish market and/or a need for greater incentives to boost sales in the target neighborhoods.
- ❑ Community intervention and response to the neighborhood decline appears to be limited. Housing assistance programs are largely limited to City programs. Increased participation from community, private sector, and the faith-based community is needed. The city cannot solve the issues associated with neighborhood decline alone.

RECOMMENDATIONS FOR INTERVENTION

-  **Increase Volunteer Housing Assistance Programs**
-  **Design and Implement a Land Acquisition and Land Bank Program**
-  **Increase Resources available for Housing Programs**
-  **Implement Zoning and Regulatory Changes**
-  **Design and Implement Alternative Housing Products and Development Approaches**

IMPLEMENTATION

The diagram on the following page is designed to guide implementation of the recommendations resulting from the Residential Property Survey. The recommendations have been divided into categories of short term, mid term and long term for purposes of estimating the timeframes that might be necessary to carry out the implementation program. These categories and timeframes are intended as a guide and actual timeframes may vary depending upon resources.



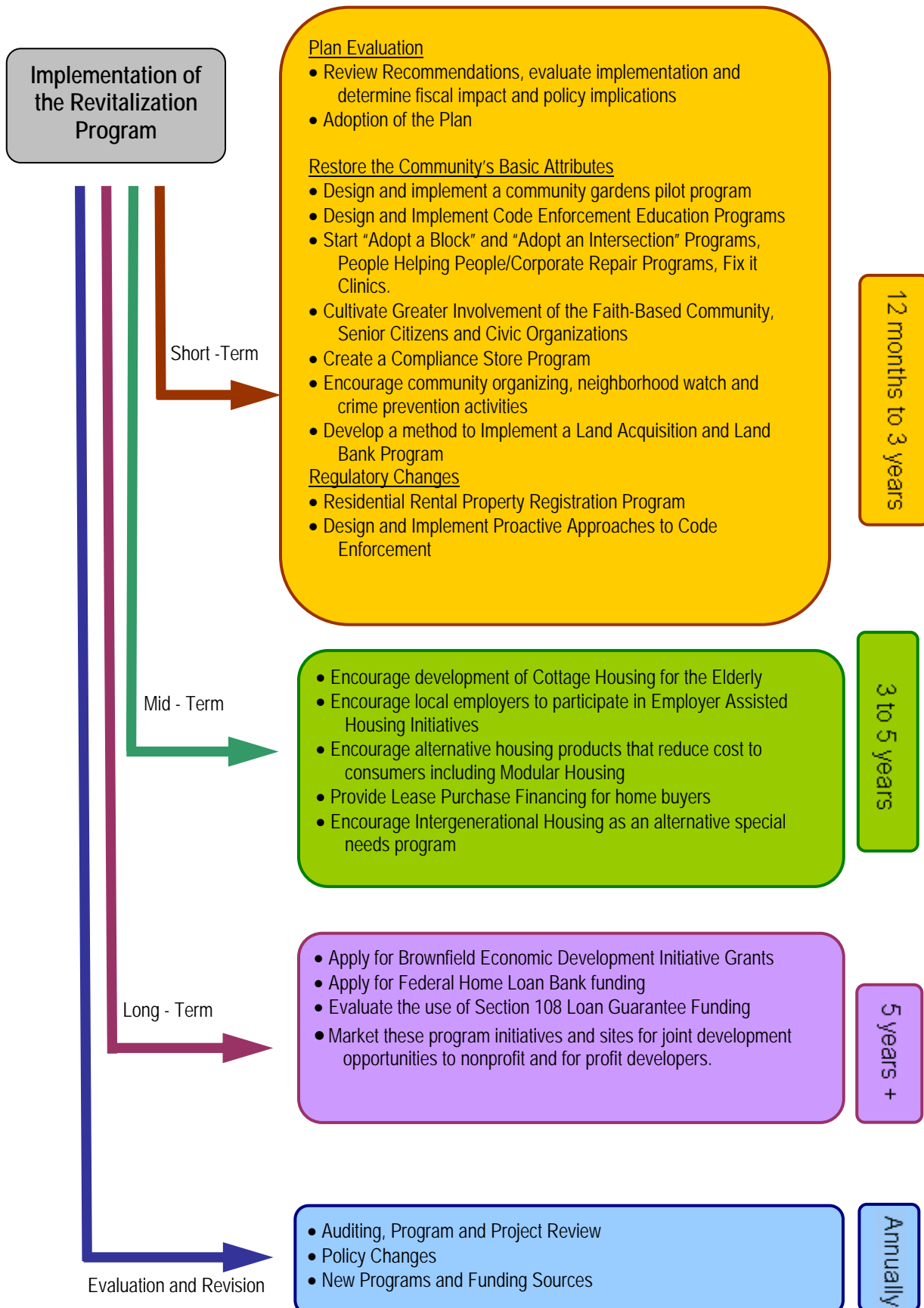
IMPLEMENTATION

The diagram on the following page is designed to guide implementation of the recommendations resulting from the Residential Property Survey. The recommendations have been divided into categories of short term, mid term and long term for purposes of estimating the timeframes that might be necessary to carry out the implementation program. These categories and timeframes are intended as a guide and actual timeframes may vary depending upon resources required for implementation or public policy and regulatory changes that have to be enacted before implementation can occur.

The items listed in the short term section include the evaluation of the recommendations contained in the report to determine fiscal impact, policy implications and to what extent recommendations and timeframes for implementation should be adjusted. While formal adoption of this report and recommendations are not required, we do believe that some recognition of the plan by the City Council will underscore the importance of this effort to those who must carry out the recommendations. The Department of Neighborhood Services will be responsible for post planning activities and will determine the level of community involvement with implementation.

Finally, some recommendations will involve City participation in efforts to get the private sector and the nonprofit community energized in efforts to provide Employer Assisted Housing, Cottage Housing for the Elderly, Modular Housing, and Intergenerational Housing. We do not anticipate that the City will undertake these development activities on their own, but will provide financial support with grant funding or by enacting public policy in support of these initiatives. The City will have to champion these new development concepts and leverage private sector participation in these efforts. The programs described in the mid term and long term sections may require further study for implementation in Chattanooga and in some instances, pilot programs can be used to further evaluate the effort.

SECTION FOUR: IMPLEMENTATION



STUDY APPROACH

The City of Chattanooga commissioned J-Quad Planning Group to develop a methodology and to conduct a Residential Survey and Documentation of exterior conditions in the designated eighteen (18) project neighborhoods. The survey was based upon the following methodology and this report includes documentation of all residential structures, vacant lots, and vacant structures. Documentation also includes digital photographs for all vacant structures and vacant lots. The methodology does not include digital photographs of occupied residential structures.

In addition to the data collection, analysis, reporting and digital map presentation and spatial representations of the survey conditions, our analysis includes a determination of revitalization strategies and resources that can be used to address the adverse conditions identified. In some instances, best practice examples from other cities and conceptual development scenarios/project opportunities illustrations are used to graphically depict prototypical development projects. These projects can be replicated in Chattanooga to achieve the revitalization strategies and objectives identified in the planning process. These best practice examples and illustrations provide general guidelines for identifying locations within the community that exhibit the broad characteristics necessary to achieve the goals of the recommendations. More importantly, these examples will serve to increase awareness and interest in development opportunities by potential buyers, renters, traditional developers and community partners as well as larger development entities and financial institutions that might not otherwise be interested in such projects.

The implementation of the recommendations will require an analysis by the City to determine appropriateness and to evaluate any public policy implications to insure that such changes would not conflict with existing City initiatives and strategic plans. There are also cost implications associated with each recommendation. Cost must be analyzed to determine the fiscal implications associated with implementation. In the recommendations section, we have provided a phasing approach for implementation.

METHODOLOGY

Vacant Properties Condition Survey

An evaluation of property conditions was performed in the designated neighborhoods for the referenced survey. Existing property conditions, vacant lots and vacant structures were evaluated and documented using a drive-by technique where exterior conditions were observed and compared to a five-category continuum. Existing properties were determined to be either vacant or occupied and in **Standard condition**, in need of **Minor or Major Repairs**, or **Dilapidated**. Digital photographs were taken of all vacant lots and vacant structures and provided as part of the documentation, along with location and conditions. Non-residential uses were also documented as to location and recorded into the digital geographic information system database. A digital map was generated providing spatial representations of the conditions found.

Standard Units are those housing units where all exterior conditions are deemed to be good. The paint and roof appear to be in good shape, doors and windows fit well in their openings, there are no apparent sags in the roof or attached porches, and the siding or brick veneer are in good condition, with no holes apparent from the street.



Standard

Minor Repair Units are those units where there is an obvious need for some degree of maintenance. Maintenance needs may range from minor touch-up of painted surfaces, to



Minor Repair

SECTION ONE: METHODOLOGY

the repair of holes in siding, missing bricks, and spot repair of the roof. The roof, as a whole, is in good shape, no sags are observable in the roof or porch members. Doors and windows appear to fit well in their openings.

Major Repair Units are those housing units where there are obvious, costly maintenance needs. These needs may include a major paint job, re-roofing, repairs of large holes in siding or brickwork, sags in the roof or attached porches, and evidence of minor foundation problems, such as dips at the corners of the housing unit. Major Repair Units may show

evidence of doors and windows fitting poorly in their openings. Despite the cost of repairs, a Major Repair Unit is typically worth the investment involved in fixing-up the home.



Major Repair

Dilapidated Units are those housing units where the condition is so deteriorated that the investment required to rehabilitate the unit would probably be more than the value of the repaired home. These units typically have major foundation problems, evidenced by sags in the roof, porch, and corners of the home,

severely deteriorated roofs, often accompanied by holes apparent in the shingles that allow rain water into the unit, holes in siding, ill fitting windows and doors, and major paint needs.



Dilapidated

SECTION ONE: METHODOLOGY

These units are often vacant and uninhabitable and close to collapse. Presentation of the resulting data includes charts, graphs and maps. An example of how our data will be presented is represented in the chart 2.3 below taken from a similar study conducted in Shawnee, Oklahoma.

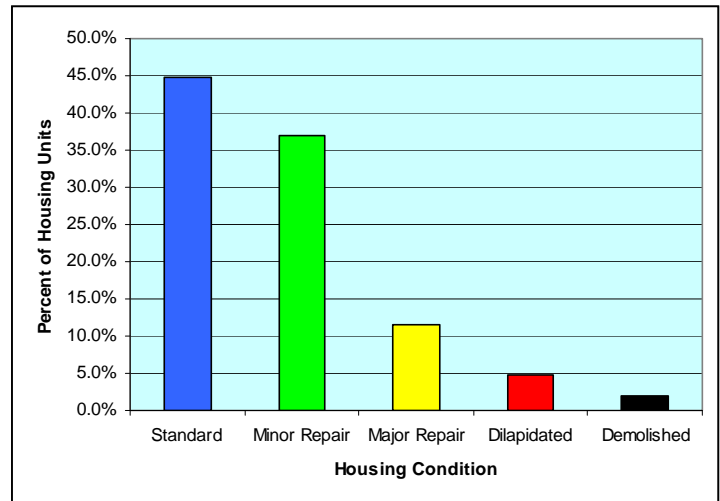
The Shawnee results are summarized in graphs presented to the right. This graph is a visual summary of data collected in 2006 and shows that of the 914 housing units surveyed in the neighborhood, 409 units (44.7%) were found to be in Standard Condition and 337 units (36.9%) needed only Minor Repairs. One hundred and six units (11.6%) were deemed to need Major Repairs, 44 units (4.8%) were Dilapidated, and 18 demolitions (2.0%) were noted. The demolitions are based on a comparison of the field survey of the neighborhood to the building foot print data (1993) provided by the City. The total number of vacant lots noted in the neighborhood was 120.

Vacant or abandoned properties and vacant lots where a structure previously occupied the site, but has since been removed will be documented, photographed, mapped and tabulated in the report.

Final Report and Recommendations

The following sections of the report will present the data analysis and recommendations.

Chart 2.3: Housing Conditions, May 2006



Source: Survey by J-QUAD of the City of Shawnee, Oklahoma.



Vacant or Abandoned Property



Vacant Lot

SECTION TWO: NEIGHBORHOOD CONDITIONS

NEIGHBORHOOD CONDITIONS

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SECTION TWO: NEIGHBORHOOD CONDITIONS






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- ☐ Obsolete/deteriorated non-residential buildings are blighting the neighborhoods.

SECTION TWO: NEIGHBORHOOD CONDITIONS

- New homes are being built in neighborhoods but vacancy rates and the length of time required for sales indicate a sluggish market and/or a need for greater incentives to boost sales in the target neighborhoods.
- Community intervention and response to the neighborhood decline appears to be limited. Housing assistance programs are largely limited to City programs. Increased participation from community, private sector, and the faith-based community is needed. The city cannot solve the issues associated with neighborhood decline alone.

RECOMMENDATIONS FOR INTERVENTION

-  **Increase Volunteer Housing Assistance Programs**
-  **Design and Implement a Land Acquisition and Land Bank Program**
-  **Increase Resources available for Housing Programs**
-  **Implement Zoning and Regulatory Changes**
-  **Design and Implement Alternative Housing Products and Development Approaches**

SECTION TWO: NEIGHBORHOOD CONDITIONS

Table 1A: Summary of Neighborhood Conditions

Neighborhood	Alton Park		Avondale		Bushtown		Cedar Hill		Churchville		Clifton Hills		East Chattanooga		Eastdale		East lake	
Building Conditions																		
Standard	132	22.0%	198	18.9%	356	65.2%	137	29.7%	98	31.9%	104	22.8%	317	17.4%	161	22.0%	438	23.1%
New Unit	149	24.8%	29	2.8%	40	7.3%	2	0.4%	21	6.8%	25	5.5%	63	3.5%	20	2.7%	31	1.6%
Minor Repair	80	13.3%	690	66.0%	28	5.1%	275	59.7%	100	32.6%	224	49.0%	1,269	69.5%	516	70.4%	1,244	65.6%
Major Repair	210	35.0%	118	11.3%	121	22.2%	46	10.0%	86	28.0%	99	21.7%	168	9.2%	32	4.4%	177	9.3%
Dilapidated	29	4.8%	10	1.0%	1	0.2%	1	0.2%	2	0.7%	5	1.1%	9	0.5%	4	0.5%	5	0.3%
Total Residential Buildings	600	100.0%	1,045	100.0%	546	100.0%	461	100.0%	307	100.0%	457	100.0%	1,826	100.0%	733	100.0%	1,895	100.0%
Yard Conditions																		
High weeds	254	23.6%	48	4.1%	49	6.8%	40	7.5%	35	8.1%	31	5.6%	108	5.5%	28	3.7%	74	3.7%
Junk car	10	0.9%	2	0.2%	0	0.0%	0	0.0%	3	0.7%	1	0.2%	4	0.2%	0	0.0%	4	0.2%
Litter	21	1.9%	2	0.2%	10	1.4%	2	0.4%	5	1.2%	1	0.2%	3	0.2%	0	0.0%	5	0.2%
Multiple violations	18	1.7%	3	0.3%	2	0.3%	1	0.2%	5	1.2%	4	0.7%	5	0.3%	2	0.3%	0	0.0%
No violations	775	71.9%	1,110	95.3%	664	91.6%	489	91.9%	386	88.9%	513	93.3%	1,858	93.9%	734	96.1%	1,935	95.9%
Total Residential Parcels	1,078	100.0%	1,165	100.0%	725	100.0%	532	100.0%	434	100.0%	550	100.0%	1,978	100.0%	764	100.0%	2,018	100.0%
Occupancy Status																		
Occupied	363	33.7%	1,011	86.8%	504	69.5%	441	82.9%	286	65.9%	436	79.3%	1,762	89.1%	727	95.2%	1,844	91.4%
Vacant Buildings	237	22.0%	34	2.9%	42	5.8%	20	3.8%	21	4.8%	21	3.8%	64	3.2%	6	0.8%	51	2.5%
Vacant Lot	478	44.3%	120	10.3%	179	24.7%	71	13.3%	127	29.3%	93	16.9%	152	7.7%	31	4.1%	123	6.1%
Total Residential Parcels	1,078	100.0%	1,165	100.0%	725	100.0%	532	100.0%	434	100.0%	550	100.0%	1,978	100.0%	764	100.0%	2,018	100.0%

Source: J-QUAD Neighborhood Condition Survey, September 2007

SECTION TWO: NEIGHBORHOOD CONDITIONS

Table 1B: Summary of Neighborhood Conditions

Neighborhood	Glenwood		Hill City		Howard		Oak Grove		Orchard Knob		Piney Woods		Ridgedale		Highland Park		M.L.King	
Building Conditions																		
Standard	204	29.3%	86	26.1%	37	16.9%	54	15.6%	193	52.9%	39	23.1%	220	29.0%	330	37.8%	84	24.8%
New Unit	7	1.0%	19	5.8%	9	4.1%	11	3.2%	11	3.0%	1	0.6%	46	6.1%	44	5.0%	30	8.8%
Minor Repair	414	59.5%	170	51.7%	130	59.4%	208	60.1%	50	13.7%	121	71.6%	388	51.1%	294	33.7%	195	57.5%
Major Repair	67	9.6%	46	14.0%	34	15.5%	71	20.5%	108	29.6%	8	4.7%	90	11.9%	187	21.4%	20	5.9%
Dilapidated	4	0.6%	8	2.4%	9	4.1%	2	0.6%	3	0.8%	0	0.0%	15	2.0%	18	2.1%	10	2.9%
Total Residential Buildings	696	100.0%	329	100.0%	219	100.0%	346	100.0%	365	100.0%	169	100.0%	759	100.0%	873	100.0%	339	100.0%
Yard Conditions																		
High weeds	15	2.1%	39	9.8%	62	17.4%	32	7.6%	16	3.8%	6	3.3%	44	4.6%	69	6.7%	24	5.7%
Junk car	0	0.0%	2	0.5%	2	0.6%	10	2.4%	0	0.0%	0	0.0%	1	0.1%	2	0.2%	0	0.0%
Litter	1	0.1%	6	1.5%	13	3.7%	5	1.2%	0	0.0%	2	1.1%	19	2.0%	21	2.0%	8	1.9%
Multiple violations	2	0.3%	6	1.5%	10	2.8%	4	0.9%	0	0.0%	2	1.1%	5	0.5%	7	0.7%	27	6.4%
No violations	712	97.5%	344	86.6%	269	75.6%	371	87.9%	402	96.2%	174	94.6%	885	92.8%	928	90.4%	361	86.0%
Total Residential Parcels	730	100.0%	397	100.0%	356	100.0%	422	100.0%	418	100.0%	184	100.0%	954	100.0%	1,027	100.0%	420	100.0%
Occupancy Status																		
Occupied	676	92.6%	314	79.1%	112	31.5%	332	78.7%	346	82.8%	168	91.3%	576	60.4%	659	64.2%	286	68.1%
Vacant Buildings	20	2.7%	15	3.8%	107	30.1%	14	3.3%	19	4.5%	1	0.5%	183	19.2%	214	20.8%	53	12.6%
Vacant Lot	34	4.7%	68	17.1%	137	38.5%	76	18.0%	53	12.7%	15	8.2%	195	20.4%	154	15.0%	81	19.3%
Total Residential Parcels	730	100.0%	397	100.0%	356	100.0%	422	100.0%	418	100.0%	184	100.0%	954	100.0%	1,027	100.0%	420	100.0%

Source: J-QUAD Neighborhood Condition Survey, September 2007

SECTION TWO: NEIGHBORHOOD CONDITIONS

Totals of the Survey for 18 Neighborhoods

Building Conditions		
Standard	3,188	26.6%
New Unit	558	4.7%
Minor Repair	6,396	53.5%
Major Repair	1,688	14.1%
Dilapidated	135	1.1%
Total Residential Buildings	11,965	100.0%
Yard Conditions		
High weeds	974	6.9%
Junk car	41	0.3%
Litter	124	0.9%
Multiple violations	103	0.7%
No violations	12,910	91.2%
Total Residential Parcels	14,152	100.0%
Occupancy Status		
Occupied	10,843	76.6%
Vacant Buildings	1,122	7.9%
Vacant Lot	2,187	15.5%
Total Residential Parcels	14,152	100.0%

SECTION TWO: NEIGHBORHOOD CONDITIONS

Chart 1: Alton Park

Building Conditions by the Percentage of Buildings

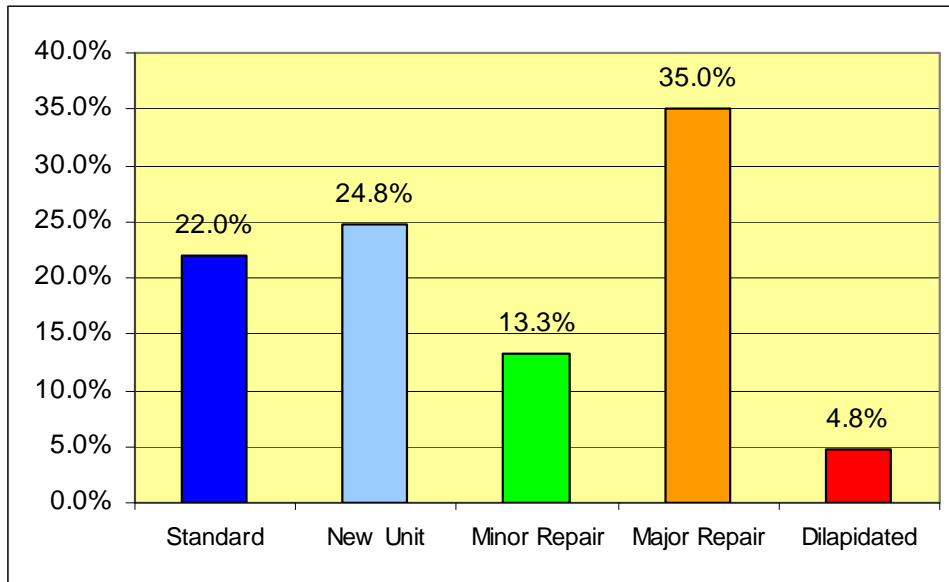
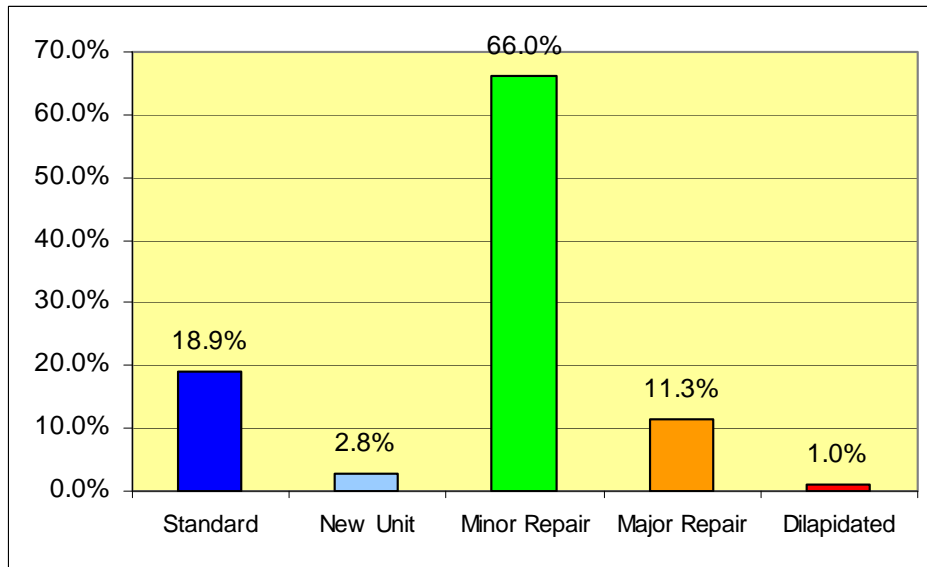


Chart 2: Avondale

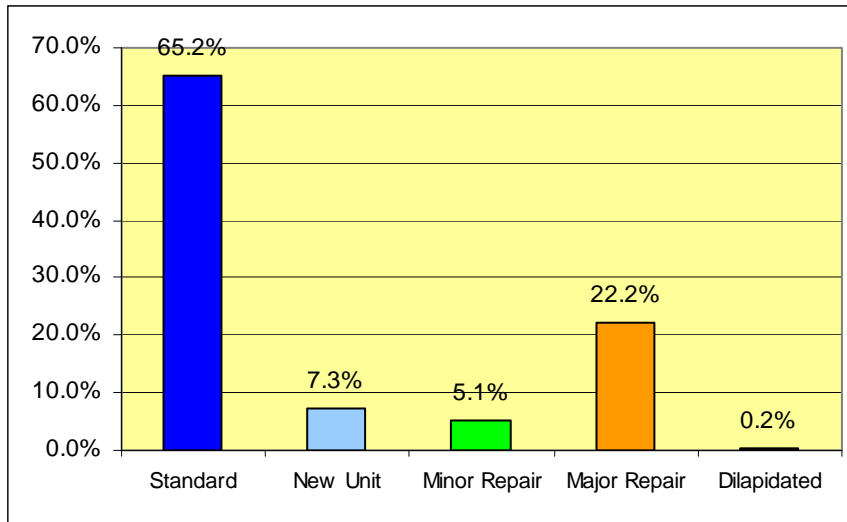
Building Conditions by the Percentage of Buildings



SECTION TWO: NEIGHBORHOOD CONDITIONS

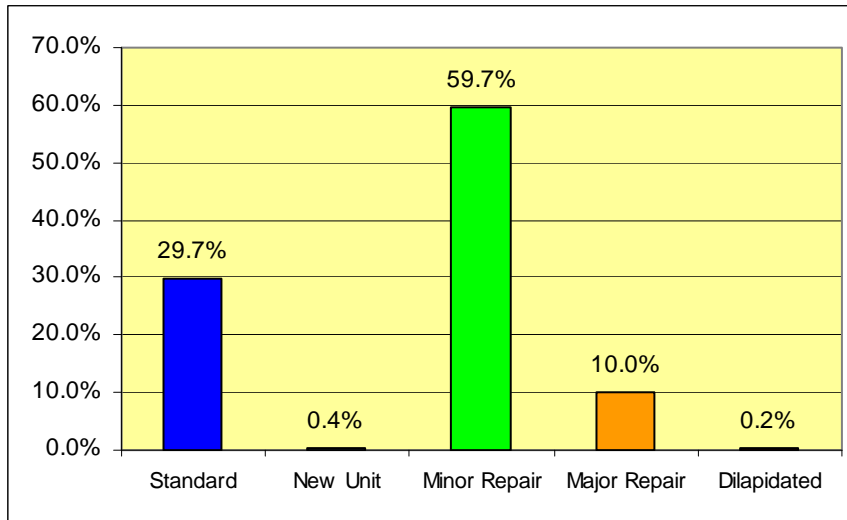
Charts 3: Bushtown

Building Conditions by the Percentage of Buildings



Charts 4: Cedar Hill

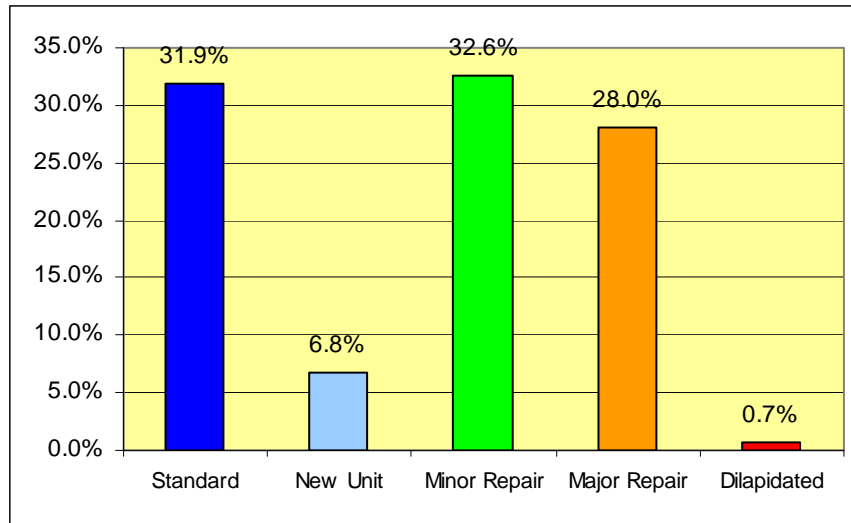
Building Conditions by the Percentage of Buildings



SECTION TWO: NEIGHBORHOOD CONDITIONS

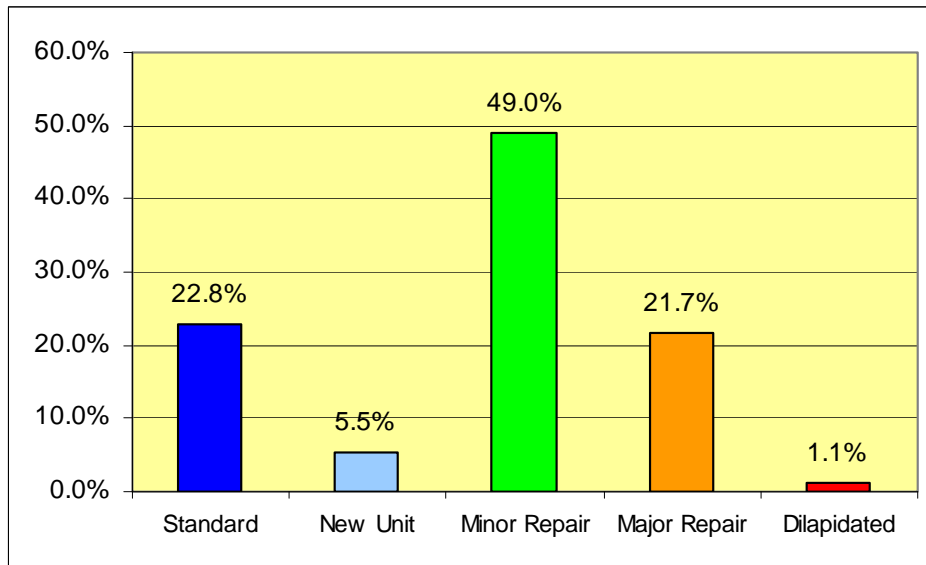
Charts 5: Churchville

Building Conditions by the Percentage of Buildings



Charts 6: Clifton Hills

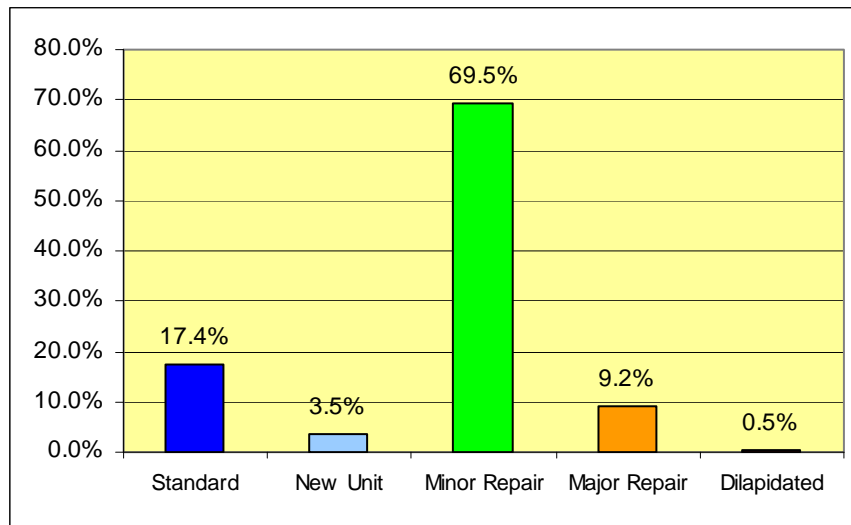
Building Conditions by the Percentage of Buildings



SECTION TWO: NEIGHBORHOOD CONDITIONS

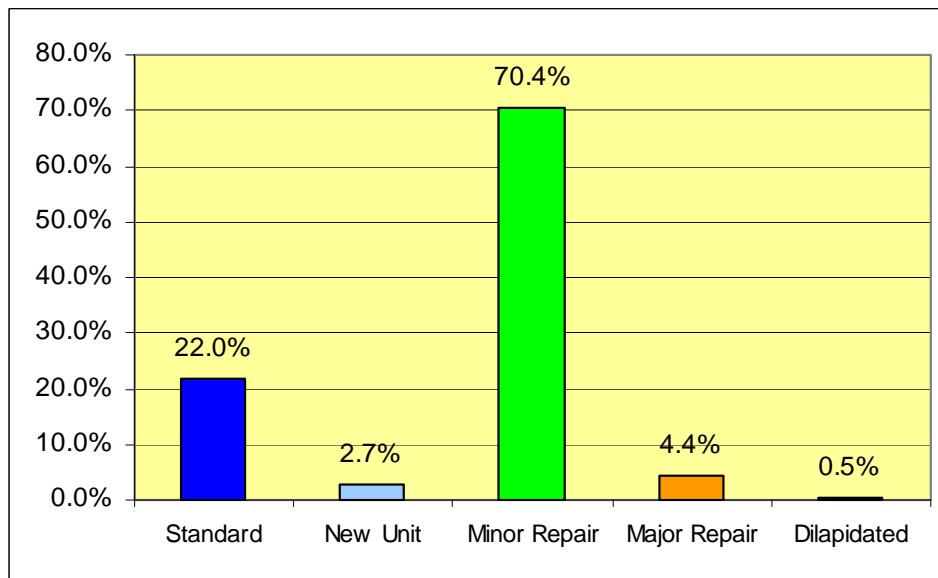
Charts 7: East Chattanooga

Building Conditions by the Percentage of Buildings



Charts 8: Eastdale

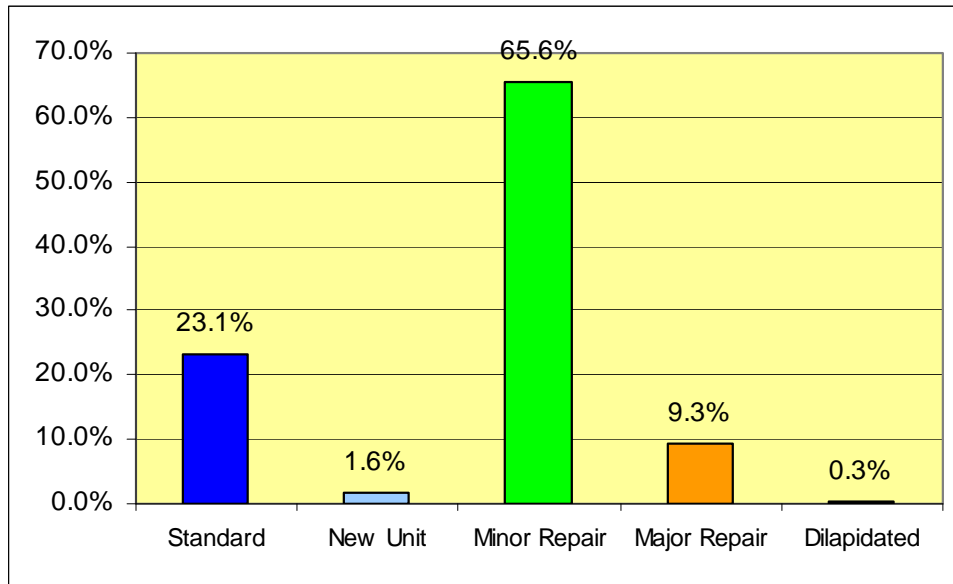
Building Conditions by the Percentage of Buildings



SECTION TWO: NEIGHBORHOOD CONDITIONS

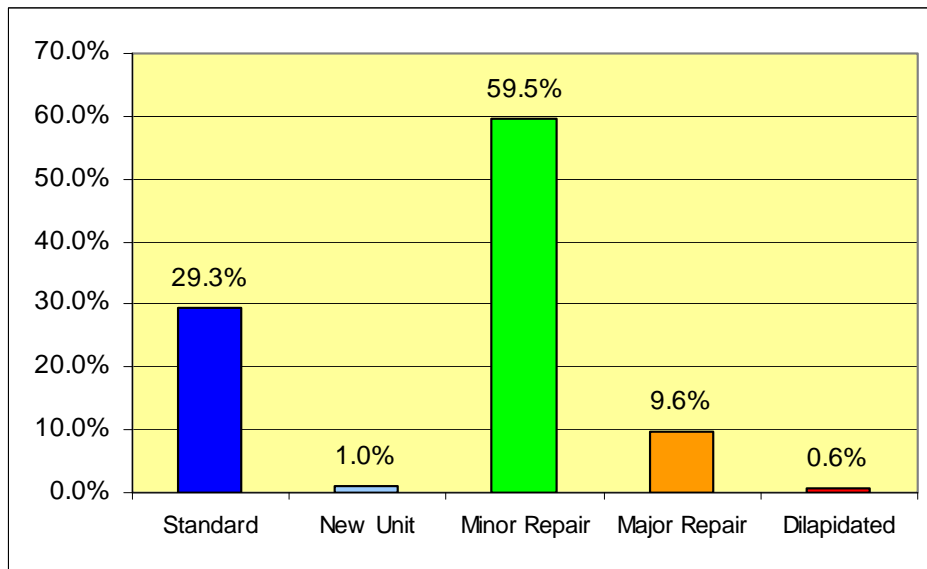
Charts 9: East Lake

Building Conditions by the Percentage of Buildings



Charts 10: Glenwood

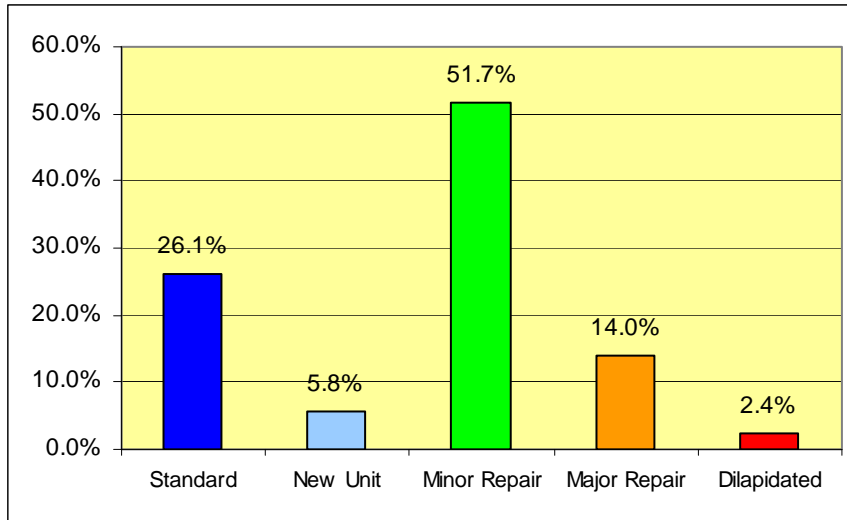
Building Conditions by the Percentage of Buildings



SECTION TWO: NEIGHBORHOOD CONDITIONS

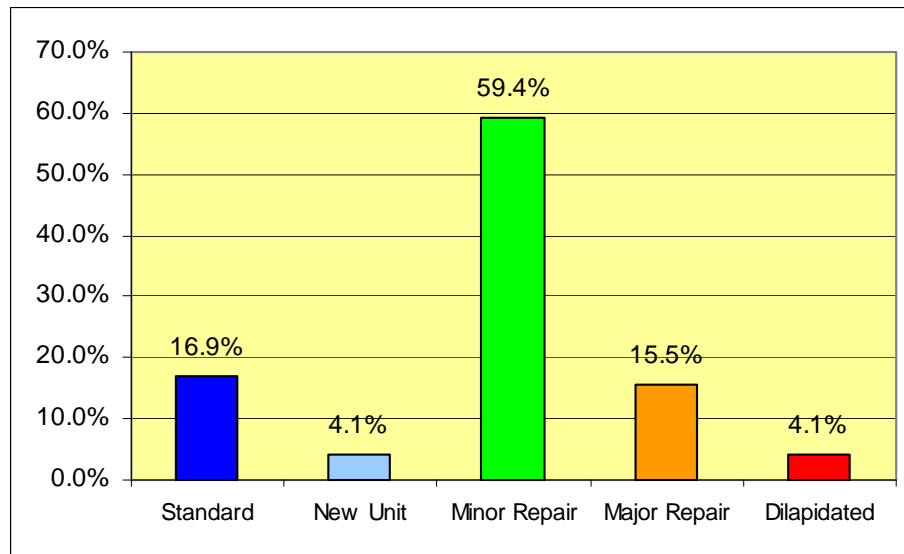
Charts 11: Hill City

Building Conditions by the Percentage of Buildings



Charts 12: Howard

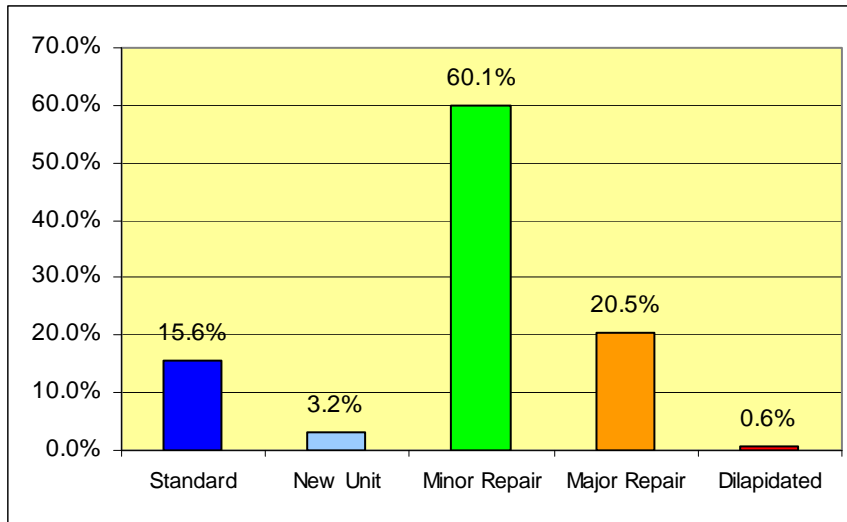
Building Conditions by the Percentage of Buildings



SECTION TWO: NEIGHBORHOOD CONDITIONS

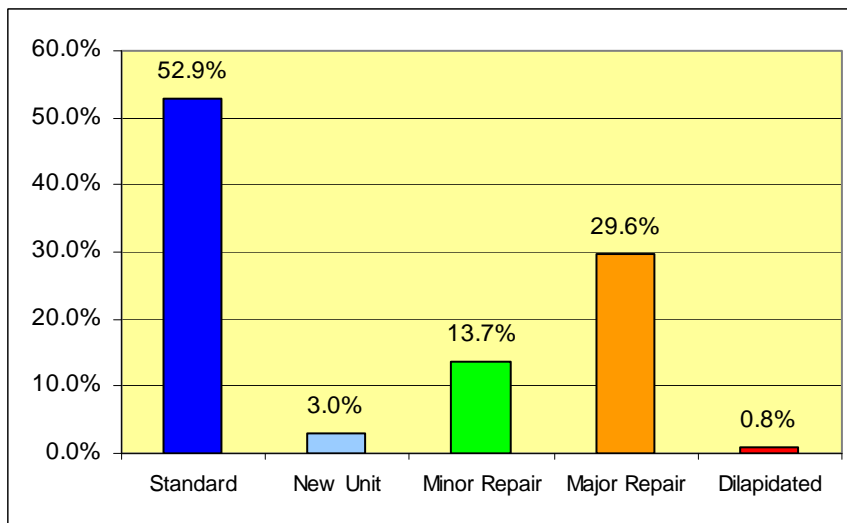
Charts 13: Oak Grove

Building Conditions by the Percentage of Buildings



Charts 14: Orchard Knob

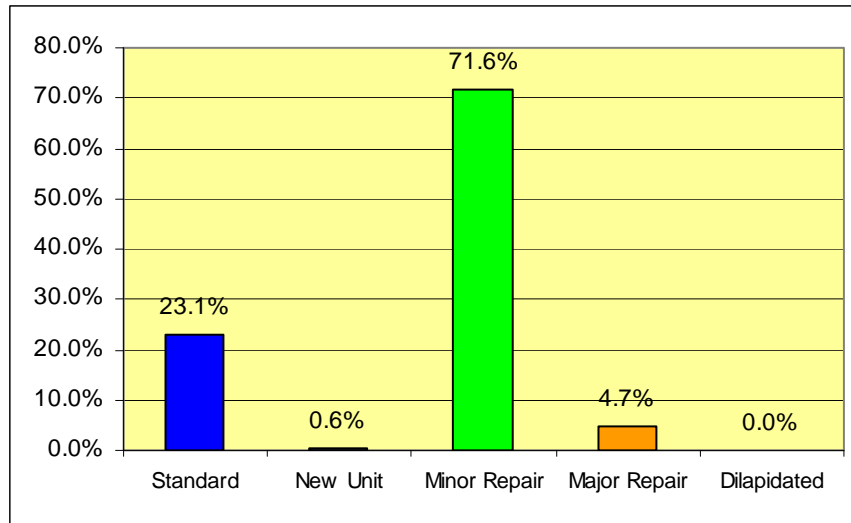
Building Conditions by the Percentage of Buildings



SECTION TWO: NEIGHBORHOOD CONDITIONS

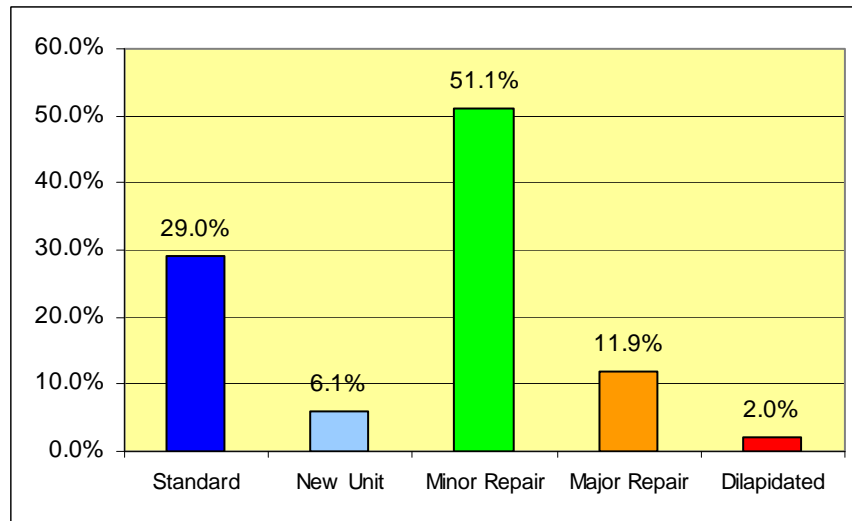
Charts 15: Piney Woods

Building Conditions by the Percentage of Buildings



Charts 16: Ridgedale

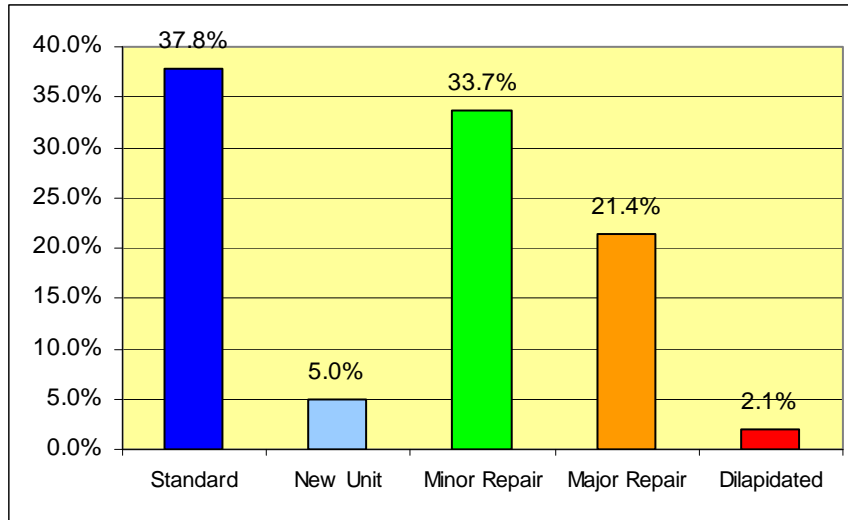
Building Conditions by the Percentage of Buildings



SECTION TWO: NEIGHBORHOOD CONDITIONS

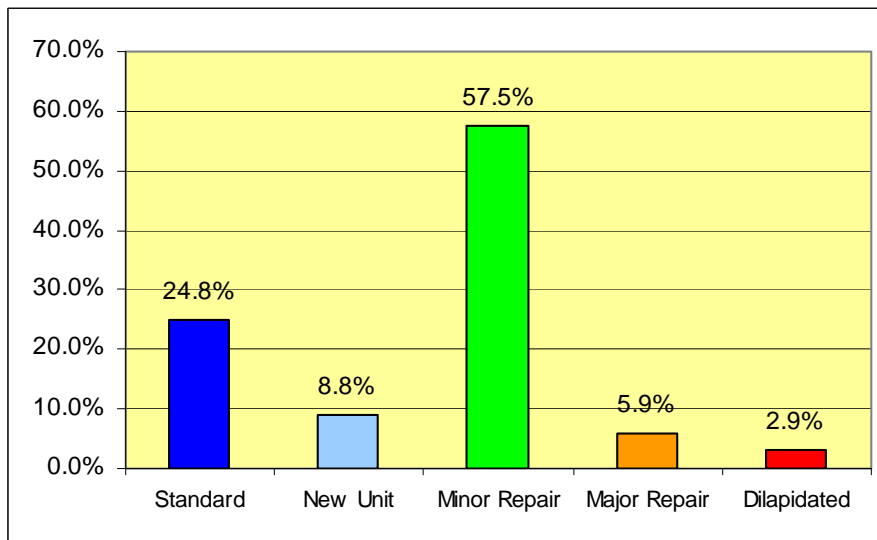
Charts 17: Highland Park

Building Conditions by the Percentage of Buildings



Charts 18: M .L. King

Building Conditions by the Percentage of Buildings



SECTION THREE: RECOMMENDATIONS AND STRATEGIES

RECOMMENDATIONS AND STRATEGIES

Our planning effort identified a number of neighborhoods experiencing various levels of decline, some in worst condition than others. While our report revealed that sixty nine percent of structures surveyed had structural deficiencies, a significant portion of those had only minor repair issues. This is note worthy as it underscores that minor repair or deferred maintenance in some instances, is potentially the greatest threat to continued neighborhood stability for these neighborhoods. Since this trend could be a forecast of what is occurring in other areas of the City which were not surveyed as part of this analysis, it is important to note that strategies and recommendations presented in this report can be applied Citywide. Therefore, our major recommendation is that neighborhoods impacted by decline must devise a means for residents to keep pace with the maintenance demands of housing, an aging housing stock, and support those persons unable to maintain their properties on their own. This will enhance and support a healthy neighborhood “Image and Identity” and help attract new residents and retain existing residents and businesses. An essential component of this recommendation will include becoming healthier, sustainable neighborhoods, able to meet the essential quality of life needs of its residents and to improve the physical character of the neighborhood. In some neighborhoods, these attributes are viewed as negative and uninviting both internally by its residents and externally by the community at large. Some neighborhoods are viewed as unsafe and a haven for criminal activities. Whether this is reality or a perception, it has a detrimental effect on the image of the neighborhood either way.

Neighborhood assets must be protected and improved. Structures should be strategically removed if found to no longer contribute to the well being of the community. The Hope Six project in Alton Park is an example of non contributing properties being transformed into community assets. Other neighborhoods such as Orchard Knob and Martin Luther King have strong signs of reinvestment evidenced by new replacement structures and renovations to existing properties.

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Maintaining vacant lots, including clearing weed, litter, and junk, and maintaining tree growth, would immediately improve the appearance of neighborhoods. Other amenities such as providing streetscape enhancements in the medians and pedestrian areas along residential streets, adding street lighting, sidewalks, shrubs, and new development on vacant lots, would significantly improve the neighborhoods. Most of all, there is a need to revive the “sense of community and trust” and encourage participation and cooperation from residents to maintain their homes, yards, and surroundings and to actively participate in community empowerment activities such as Crime Watch, neighborhood associations and self help initiatives. Based on these collective concerns and analyses, we recommend the following strategies.

Increase Volunteer Housing Assistance Programs

- ☐ **Compliance Store**
- ☐ **People Helping People/Corporate Repair**
- ☐ **“Fix it” Clinics**
- ☐ **Community Gardens**

Design and Implement a Land Acquisition and Land Bank Program

- ☐ **Land Bank Program**
- ☐ **Land Transfer Program**
- ☐ **Release of Non-Tax Liens**
- ☐ **Residential Development Acquisition Loan Program**
- ☐ **Infrastructure and Incentives Program**

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Increase Resources available for Housing Programs

- ☐ Faith Based Initiatives
- ☐ Brownfield Economic Development Initiative Grants
- ☐ Section 108 Loan Guaranty

Implement Zoning and Regulatory Changes

- ☐ Conservation Districts
- ☐ Proactive Code Enforcement Program
- ☐ Residential Rental Property Registration and Inspection Program

Design and Implement Alternative Housing Products and Development Approaches

- ☐ Cottage Housing for the Elderly
- ☐ Intergenerational Housing
- ☐ Modular Housing
- ☐ Employer Assisted Housing
- ☐ Lease Purchase Financing

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Increase Volunteer Housing Assistance Programs

The City should design and implement a Centralized Program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent households. This will require an organized recruiting effort to gain greater involvement from volunteers, community organizations, religious organizations/institutions and businesses as a means of supplementing available financial resources for housing repair and neighborhood cleanups.

The City of Chattanooga, in conjunction with local non profits, should design and implement a centralized program that provides volunteer support for housing repair for elderly, disabled, and indigent property owners and assist them in complying with municipal housing codes. While there have been successful initiatives of this nature in Chattanooga, a more comprehensive effort, coordinated by the City, needs to be designed and implemented that fully utilizes the resources of the community and area businesses. The program will be based on a case management system where the select needs of the target groups of property owners are matched with volunteer resource teams capable of solving the city code violations and other needed exterior repairs for select properties. Requests for assistance would be received from code enforcement officials, housing program administrators, social service agencies, community institutions, and homeowners. Priority will be given to those owners immediately affected by an active code compliance case and those with life threatening or uninhabitable conditions.

Eligibility for assistance will require verification of income or status as elderly or disabled. Levels of assistance would be based on the specific needs to be addressed and the ability of the property owners and their family to assist in the effort. The City would fund a Program Coordinator designated to conduct home visits of each program participant, evaluate the appropriateness for volunteers to perform the work, and determine and advise the homeowner of their responsibilities in support of the effort. The Program Coordinator, upon securing

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a match between volunteers and property owner, will coordinate project dates, materials, supplies, and project support for the day of the project. Additional activities that could be considered for the centralized self-help initiatives program include:

- **Increase self-help initiatives such as "fix-up," "paint-up," or "clean-up" campaigns and "corporate repair projects".** In order to increase resources available for these efforts, neighborhood residents, religious institutions, community organizations, individuals, and corporations would be recruited to participate in the repair to homes occupied by elderly, disabled, and indigent homeowners through organized volunteer efforts involving their members and employees.
- **Implement a Youth Build and Repair Program in conjunction with the local school district or the Chattanooga Housing Authority.** Youth Build is a U.S. Department of Housing and Urban Development (HUD) program that teaches young people how to build new homes and repair older ones. HUD offers competitive grants to cities and non-profit organizations to help high-risk youth, between the ages of 16 and 24, develop housing construction job skills and to complete their high school education.
- **Organize a "Compliance Store"** where home builders, building supply stores, merchants, and celebrities, such as radio and television personalities, are used to demonstrate simple, cost effective ways to make improvements to houses and donate building supplies for use in self-help projects. The supplies and storage facility for supplies could be provided to enrollees by building supply stores, contractors, and hardware stores.

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- **Organize "adopt-a-block" and "adopt-an-intersection" campaigns** where neighborhood groups, residents, scout troops, and businesses adopt key vistas and intersections to maintain and implement beautification projects, such as flower and shrub plantings and maintenance.
- **Creating Community Gardens as interim uses on select vacant lots** provide an opportunity for neighborhood residents to work together to increase the attractiveness of their neighborhood. Formats for community gardens range from attaching simple window boxes to homes along a street reflecting a common theme, coordinating garden planting, or converting a vacant lot that may previously have been an eyesore in the neighborhood into a flower or vegetable garden tended by members of the community. Naturally, ownership of a vacant lot is an issue to be resolved before gardening begins. The City Assessor can provide information on the ownership of the property, including a mailing address. If the lot is privately owned, permission to use the lot must be received from the owner. If the property is owned by the City, ownership of the property might be transferred to a local non-profit organization or neighborhood association. While the costs of plant materials and supplies are an important consideration for community gardens, many nurseries and home improvement stores offer discounts for community improvement projects.

Creating a Community Garden:

As with any neighborhood improvement effort, a community garden requires dedicated volunteers and a limited organizational effort. A community gardening group can be formed in conjunction with neighborhood associations, block clubs, or religious institutions. Resident interest and participation is important. The creation of the garden can be

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promoted through association newsletters, public advertisements, and leaflets distributed door-to-door. These are suggested steps for Implementation:

- Initiate the project with an organizational meeting to discuss the location of the garden, possible issues with garden development, materials needed, and basic gardening ground rules.
- Establish responsibilities for resolving any organizational issues.
- Organize a planning and fundraising committee that will be responsible for arranging for the purchase of supplies at a discounted rate or receiving contributions through in-kind donations.
- Discuss the layout and appearance of the garden. Some community gardens simply allow participants to manage a small section of the garden as they wish, growing flowers or vegetables for their own use. Others prefer a park-like design that can become a gathering place within the neighborhood. This decision can be made through a community planning effort.
- Develop sketches or pictures of what residents would like to see in the garden for the basis of an overall design. Include any landscape amenities that are wanted by the participants, such as fountains, trees, benches, vegetable plots, blooming flowers, and barbecue areas.
- Use local resources, such as garden stores, nurseries, and arboretums, for planting ideas.
- Finalize the design.

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- Select a name for the garden.
- Utilize a public awareness campaign to gather support for the community garden (announcements at neighborhood meetings, distributing flyers, hanging up signs, and posters in public places).
- Implement the plan.

Battle Creek, Michigan has published a how-to guide for creating community gardens, *How to Start a Community Garden*¹, that has been summarized above. Some additional ideas and information can be found at: www.communitygarden.org.

Community Garden, City of Winnipeg, MD Example



Community Garden, Jacksonville, FL Example



¹ How to Start a Community Garden and Beautify Your Neighborhood: A How-to Guide for neighborhood leaders working to make life better for people in Battle Creek.
http://www.wkkf.org/Pubs/GreaterBC/Community_garden_00254_02997.pdf

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Design and Implement a Land Acquisition and Land Bank Program

The Land Bank Concept involves acquiring unproductive, vacant and developable lots for affordable single-family housing development. The Land Bank helps to both reduce unproductive expenditures and increase local government revenues. This approach is being implemented in a number of cities largely through a process of acquiring tax foreclosure property. Most cities have established certain criteria for acquiring properties and for properties to be considered for Land Bank use. These criteria include: 1) the property must owe five years or more in back taxes; 2) the total taxes and liens must be greater than the value of the property; 3) the purchaser must demonstrated the financial ability to immediately develop the property for affordable housing. The Land Bank generally acquires the foreclosure properties from the Sheriff Sale, maintains the properties and assembles parcels for sale to for-profit and nonprofit developers. Land Bank properties are sometimes acquired as donations by property owners, purchases from owners willing to sale property at reduced prices, and as surplus City-owned land deemed no longer needed for any public purpose. The Land Bank Program could include the following.

- **Land Transfer Program** - The City would design and implement a residential land bank and acquire eligible tax foreclosed, abandoned, City surplus or vacant properties. For-profit and nonprofit groups would have an opportunity to develop affordable housing by acquiring land bank properties from the city's inventory. The City would receives vacant lots as a result of property tax foreclosure, acquisitions, or donations and would sell some properties to eligible nonprofit groups at a below market price for the development of affordable housing. The City could extend this

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opportunity to sell land bank properties to for profit organizations for the development of affordable housing at or below market price, depending upon city policy.

- **Release of Non-Tax Liens** - The City could provide for the release of non-tax municipal liens on privately held property in exchange for the development of affordable housing by the owner. Interested parties must apply for consideration and agree to pay the delinquent taxes, penalties and interest on the property. This would include fines resulting from code enforcement issues and liens that have resulted from demolition of substandard structures.
- **Residential Development Acquisition Loan Program** - Provides for direct City acquisition or loans for developer acquisition of vacant or improved properties for affordable housing development through rehabilitation or demolition and new construction. The City would use its CDBG and HOME Program funding from the U.S. Department of HUD to pay for both the loan funds and program administrative cost.
- **Infrastructure and Incentive Program** – The City would provide incentives for developers to build affordable and mixed-income housing in particular areas of the City in need of public intervention to prompt the market. These incentives could include cost participation funding for infrastructure to support development of affordable single-family housing within new mixed-income subdivisions of 50 or more units. The City would use its CDBG and HOME Program funding to participate in the cost of onsite infrastructure normally paid for by the developer. The City would request responses to a Request for Application as funds are available. Other incentives could include fee rebates for platting, zoning, and permitting.

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Increase Resources available for Housing Programs

- **Cultivate Greater Involvement of the Faith-Based Community** - The community has a number of churches and religious institutions that have had some success in helping to improve the neighborhood that surround them. However, these entities have an opportunity for greater involvement. Similar organizations have formed community development corporations, CDC's operating in the community, and directly involved in the development of affordable housing. There is also an opportunity to coordinate the efforts of these organizations to make a more visible impact on volunteer projects, such as home repair for the elderly. The potential volunteer labor from these organizations could greatly increase the number of rehabilitated units each year and insure that the resources are channeled to the community activities and homeowners with priority needs in a timely manner. Many of those persons in need are members of local congregations.
- **Submit Applications for CDFI Funding** - Funding sources such as U. S. Department of Treasury Community Development Financial Institutions (CDFI) Program and Federal Home Loan Bank's Affordable Housing Program should be explored to provide additional funding or to provide technical assistance to in support of the development of affordable housing. Both entities offer funding for affordable housing as well as economic development.

The CDFI Fund targets housing and economic revitalization by promoting access to capital and local economic growth in the following ways:

- The CDFI Program provides direct investment that pays for CDFI staff training and provides funding for project equity, loans, investments, financial services, and technical assistance to underserved populations

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and communities;

- The New Markets Tax Credit (NMTC) Program provides an allocation of tax credits to Community Development Entities (CDEs) which enable them to attract investment from the private-sector and reinvest in low-income communities; and
- The Bank Enterprise Award (BEA) Program provides an incentive to banks to invest in their communities and in other CDFIs.

While the CDFI Fund does not make loans directly to individuals for finance specific projects, it provides financing to certified organizations that are knowledgeable of their communities. Certification as a Community Development Financial Institution (CDFI) allows organizations to participate in the Financial Assistance (FA) Component, Technical Assistance (TA) Component, and NAI Component under the CDFI Fund Program and to obtain funding through the BEA Program. Certification as a CDE allows organizations to participate, directly or indirectly, in the NMTC Program. If an organization is certified as a CDFI it may register and automatically qualify as a CDE. These funds can be used in conjunction with the City's CDBG and HOME program funds for housing and economic development activities, such as technical Assistance to CDC's, small business loans, storefront renovation/design assistance, signage, streetscapes, site improvements, and off-street parking. In addition to its Affordable Housing Program, the Federal Home Loan Bank has the Economic Development Advance (EDA) Program and Community Investment Program (CIP) that provide assistance to eligible economic development activities.

- **Apply for Brownfield Economic Development Initiative Grant and Section 108 Loan Guaranty Funding** - The adaptive re-use and redevelopment of commercial and industrial building along commercial corridors and abandon school facilities may require grant funding and public

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subsidies to make the projects financially feasible and to mediate the obsolete and contaminated land and buildings as they currently exist. Federally funded programs such as Brownfield Economic Development Initiative (BEDI) grants can enhance the security or improve the viability of a project financed with private financing. BEDI grants have also been utilized in conjunction with Section 108 guaranteed loan authority which is another possible source of public financing. Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program operated by the U.S. Department of HUD. Section 108 provides entitlement communities with a source of financing for economic development, housing rehabilitation, public facilities and large scale physical development projects. Although BEDI funds require a separate application to HUD in addition to an application for Section 108 funding, the two applications are encouraged to be submitted for collective HUD consideration. If approved, BEDI funds may be used for any eligible activities under the Section 108 Loan Guarantee program.

The purpose of BEDI funds is to minimize the potential loss of future CDBG allocations used to secure Section 108 loan guarantees:

- By strengthening the economic feasibility of the projects financed with Section 108 funds (increasing the probability that the project will generate enough cash to repay the guaranteed loan);
- By directly enhancing the security of the guaranteed loan; or
- Through combination of these or other risk mitigation techniques.

HUD intends BEDI and Section 108 funds to finance projects and activities that will provide near-term results and measurable economic benefits, such as job creation and increases in the local tax base. BEDI funds can support a wide variety of activities. For example, the City of Chattanooga may use BEDI fund to address site remediation costs or use a combination of Section 108 and BEDI funds to acquire an eligible property and convey the site to a private sector party

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at a discounted price from its purchase price. The redevelopment focus for BEDI-assisted projects is prompted by the need to provide additional security for the Section 108 loan guarantee beyond the pledge of CDBG funds.

There are certain limitations on the use of BEDI grants and Section 108 funds. BEDI funds may not immediately repay the principle of a loan guarantee under Section 108. BEDI funds shall not be used to provide public or private sector entities with funding to remediate contamination caused by their actions. Applicants may not propose sites listed or proposed for listing on EPA's National Priority List (NPL); sites subject to unilateral administrative orders, court orders, administrative on consent, or judicial consent decrees, and facilities that are subject to the jurisdiction, custody, or control of the federal government. Further, applicant cities are cautioned against proposing projects on sites where the nature and degree of environmental contamination is not well-quantified or are the subject of on-going litigation or environmental enforcement action. A number of the building sited in our report and used in our illustrations would appear to be eligible based on these criteria.

Implement Zoning and Regulatory Changes

The City's zoning ordinance and regulatory enforcement of municipal property and land use standards are a powerful tool to guide development and redevelopment. Appropriate zoning of parcels and the enforcement of standards for maintaining property establish the groundwork for orderly development. Revitalization can be initiated through special zoning regulations that help mitigate the impacts of incompatible land uses and encourage the preservation of housing, architecture and culturally significant assets. These regulations create a framework in which community assets are preserved and protected and undesirable uses or uses in inappropriate locations can be regulated. In order to

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achieve the goals of this plan and promote greater land use compatibility, the following strategies are recommended.

- **Conservation Districts** - Within the City of Chattanooga there are unique and distinctive older-in-town residential neighborhoods or commercial districts which contribute significantly to the overall character and identity of the City and are worthy of preservation and protection. Some of these districts are designated as historic districts while others may lack sufficient historical, architectural or cultural significance at the present time to be designated as Historic Districts. As a matter of public policy, the City may want to take steps to preserve, protect, enhance, and perpetuate the value of these residential neighborhoods or commercial districts through the establishment of Neighborhood Conservation Districts.

The purposes of a Neighborhood Conservation District are as follows:

- to promote and provide for economic revitalization and/or enhancement;
- to protect unique physical features, design characteristics,
- to protect and enhance the livability of the neighborhood;
- to reduce conflict and prevent blighting
- to promote new compatible development; and
- to help stabilize property values;
- to provide property owners a planning bargaining tool when evaluating request for future development;
- to promote and retain affordable housing;
- to encourage and strengthen civic pride; and
- to encourage the harmonious, orderly and efficient growth and redevelopment of the neighborhood.

The City's zoning ordinances would be used to designate each district. Ordinances designating each Neighborhood Conservation District will identify the designated district boundaries, and specify the individual purposes and

SECTION THREE: RECOMMENDATIONS AND STRATEGIES

standards for that district. The enabling ordinance could be written as an overlay district to the base zoning. These ordinances generally include the following:

1. **Overlay District** - Neighborhood Conservation Districts are designed as overlays to the regular zoning districts. Property designated within these districts must also be designated as being within one of the General Use Districts. Authorized uses must be permitted in both the General Use District and the overlay district. Property designated as a Neighborhood Conservation District may have additional designations. Such property shall comply with all applicable use restrictions.
2. **Zoning Designation** - The zoning designation for property located within a Neighborhood Conservation District would consist of the base zone symbol and the overlay district symbol (CD) as a suffix. Neighborhood Conservation Districts could be numbered sequentially to distinguish among different districts, i.e., R-4 (CD-1), R-1 (CD-2), etc.
 - A. The designation of property within a Neighborhood Conservation District places such property in a new zoning district classification and all procedures and requirements for zoning/rezoning must be followed.
 - B. In the event of a conflict between the provisions of a specific Neighborhood Conservation District ordinance and the General Use District regulations, the provisions of the Neighborhood Conservation District ordinance shall control.

Design and Implement Proactive Approaches to Code Enforcement - Code enforcement is one of the tools the City utilizes to help maintain and enhance stability in its neighborhoods. Effective code enforcement can improve neighborhood stability through the identification of adverse conditions that threaten stability and by requiring property owners to maintain property in accordance with code standards.

The City has an active code enforcement program that provides enforcement mostly in response to complaints about violations of housing quality standards,

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premise conditions, and illegal dumping. With limited reactive staffing, existing code enforcement efforts are predominately “response to citizen complaints” with limited code inspector initiated code cases.

In addition to limited staffing, another program impediment is the amount of overall effort dedicated to enforcement against property owners who routinely violate the codes and comply only when served with repeated notices of violation. Multifamily units are also problematic for code enforcement officials. Enforcement is made difficult due to the reluctance of renters to report violations and substandard conditions due to their fear of retribution by the owner. The following enhanced levels of code enforcement and related programming is recommended for implementation as part of the overall strategy of strengthening enforcement.

- **Repeat Violators Enforcement** – enforcement efforts where the same property requires notification and enforcement actions on a regular or routine basis because the property owner corrects the problem(s) identified in the notice or citation only, and then defer maintenance until enforcement action is taken again. The City should institute a policy of issuing citations as a first action and assessing graduated fines that increase each time a property is found to be in violation.
- **Chronic Violators Enforcement** - property owners who own a number of parcels of property throughout the city and have a pattern of failing to maintain such property in accordance with the codes. Research should be conducted to generate a list of all property owned by the individual/entity with a chronic violator history. All such properties would be inspected and one consolidated case notice of noncompliance with codes given to the property owner for all properties in violation. Consolidated cases would be filed in court requesting judgment with associated fines for noncompliance.

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- **Rental Property Registration and Inspection Program** – A number of cities have recently passed ordinances requiring the registration of all single family, duplex, or tri-plex and greater rental properties. The registration and inspection program is designed to enhance the quality of the city's rental housing supply and to insure that minimum housing quality standards are being met. Information is gathered during the registration process and used to locate ownership and legal entities responsible for rental properties as well as to provide contact information on the individuals who own the property should the city need to contact them in the event of an emergency or code violation. The Tennessee State legislature passed a bill requiring all owners of residential rental property to register their property effective July 1, 2007. Metro Nashville and Davidson County has implemented a program for local residential property registration (http://www.nashville.gov/codes/Rental_Insp_Dist_Prog.htm).

Under the Davidson County, Tennessee program, all residential rental property is required to register rental units under the Landlord Registration Program and pay the appropriate rental registration fee. Properties are inspected annually, but those properties without code violations will receive a four year inspection waiver. Properties found in noncompliance, must first be brought into compliance and are re-inspected in twelve (12) months from the date it complied to insure it remains in compliance.

The cost of rental property registration and the required inspection timetables and wavier for compliant properties vary among jurisdictions. In general, most jurisdictions have attempted to make rental registration programs function as an enterprise activity. That is, the fees collected for registration and inspections will cover the cost of program administration and inspection. Noncompliant properties are generally expected to carry the greatest burden of cost with fees commensurate with the unit cost of the actual inspections and re-inspection services.

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Design and Implement Alternative Housing Products and Development Approaches

- **Cottage Housing for Elderly Homebuyers** – Cottage housing, or cluster housing as it is sometimes called, provides a smaller unit for the elderly as a homeownership option or as an alternative to continuing ownership of a larger unit that essentially over-houses them or has become too costly to maintain. It should also be considered a viable alternative to a City grant-funded major rehabilitation when an elderly applicant is living in unsafe conditions and the rehabilitation costs exceed the projected value of the completed structure. There may also be applicants who, as a result of limited funding, will have to wait years for assistance because their application is at the end of a long rehabilitation program waiting list.

The Program Objectives:

- Construct cottage housing developments of 8 to 12 housing units built in a cluster housing configuration, sometimes with common walls similar to the walls found in duplex construction.
- Identify eligible elderly participants for the purchase of a cottage. The prospective buyer would either currently own their home, but is over-housed and is willing to purchase the cottage and sell their existing home at market value, or they are in the market to buy an affordable unit.
- Facilitate the existing home sale and the purchase of the Cottage for the participant using the proceeds of the sale of their home.
- Add CDBG contribution to cover the difference between the buyer's equity and the market value of the cottage, if necessary.
- Provide maintenance of the cottage community, partially funded through neighborhood association dues and the non-profit/civic organization's maintenance fund.

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Cottage Housing Example

Cottages should be designed to contain 450 to 600 square feet. Other features include front porches with appealing exterior design features, one bedroom, bathroom, den, and kitchen. The site could be laid-out to provide opportunities for community gardens or green space /courtyard in the interior of the development. The entire site should be enclosed with wrought iron fencing with the front of the cottages facing the common green space. Cottages should incorporate Universal Design features and be energy efficient. Construction financing could be provided through CDBG or HOME funding, with additional participation solicited from financial institutions that express an interest in leading the way toward funding progressive housing projects. Principal reduction grant funding should be requested from the Federal Home Loan Bank (FHLB) through a member bank as part of FHLB's Affordable Housing Grant Program.

A non-profit or religious organization could serve as developer. That entity could also provide ongoing maintenance support after the sale based on a monthly assessment to the residents of the cottage community. A monthly assessment should cover the cost of maintaining the grounds. The maintenance fund provided by these contributions and/or an escrow derived from the sale of the cottages could be used for routine maintenance as well as paint-up and fix-up needs of the housing units in the future.

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Cottage Housing – Prototypical Illustration

Site Location - Avondale Neighborhood



Site Plan



Cottage Housing Examples

1. 12 - 450 to 650 sq. ft Cottages
2. Community Garden
3. Common Area
4. Wrought Iron Fence (no gates)

Cottage Housing – Kirkland, WA Example



Cottage Housing – Whidbey Island, WA Example



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- **Intergenerational and Shared Housing for the Elderly** – Intergenerational or shared housing provides a group residence which houses a single, elderly adult serving as principle custodian for their minor aged grandchildren or an elderly adult shares the unit with an unrelated single parent and dependent children. They become a structured family unit, sharing common areas, such as kitchen and living room, and having their own private bedroom with private or semi-private bath.

The purpose of intergenerational housing is to provide longer term transitional housing to the individual and families needing supportive services and special assistance as they identify and secure permanent housing. The program is generally sponsored by nonprofit agencies, community development corporations, religious institutions, and others utilizing a variety of funding sources ranging from Federal CDBG funding to foundation grants. Some programs operate as homeless housing, receiving funding under the HUD Super NOFA/Supportive Housing Grant Program and McKinney Act Funding. The concept is to provide a safety network of supportive services that offer opportunities to improve education, job training and employment placement, and social and economic status so that clients may regain self-sufficiency and return to long term rental or homeownership housing.

Through support service networks and partnerships, efforts are made to offer daycare, mental health counseling, and life skills training. In some instances, older residents provide childcare for the working single parent and in return are supported by the single adult with support for shopping and other needs. This program strives to provide a living environment for older adult clients and single parent families that will enable them to develop an alternative “family” network for self-help and independent living.

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In some instances, the sponsoring agency provides staff supervision of the group residence to assure maintenance, sanitation, and safety. Staff is generally responsible for the delivery of case management regarding screening new applicants and placing exiting residents in a more permanent living situation. Everyday household chores are the responsibility of each resident. Contractual services, networking relationships, and volunteers are available to assist the residents throughout their stay in counseling, budgeting, programming, and other special needs.

Eligible Program Participants:

- Elderly adults and single-parent families who are homeless or near homeless and are seeking affordable temporary housing options, but not rehabilitation services.
- Residents must be self-sufficient in their own lifestyles, promoting a self-help, self-care, and independent living environment.
- Head of household of a single parent family must be 21 years or older.
- The children of the single parent family must not exceed the ages of 10 for boys and 12 for girls when accepted into the program.
- Typically, the residence is modeled to assist the individual/family through a transition period of their life not to exceed 18 – 24 months.

Typical Services:

- Case-management to assist with immediate personal/family crisis.
- Provision of groceries, clothing, personal toiletries, medicines, and transportation.
- Educational and training classes in nutrition, personal hygiene, and first aid.

SECTION THREE: RECOMMENDATIONS AND STRATEGIES

- Access to employment placement, job training, and other resources.
- Tutorial assistance to school-age children and adults enrolled in classes.
- Budgeting and financial management classes.
- Assistance in securing permanent housing placement.
- Daycare services provided by social service agencies or by the elderly resident.
- Mental health counseling (individual/family) referrals.

Program Participant Cost:

Recommend some cost sharing by residents of \$100.00 or 30% of their income, whichever is less, per month to be collected by the agency. Single-parent families must be employed, employable, or attending school. The older adult may volunteer or work, if social security or other sources of income are inadequate to meet the minimum rental cost.

Intergenerational Housing Example

Intergenerational housing can also be provided as a multifamily development or campus environment. McAuley Square is an innovative 74-unit affordable housing project designed to serve both elderly and single-parent households. Older residents, young parents, and students share an attractive living complex which opened in Burlington, Vermont on January 22, 2001.

The affordable housing development houses seniors, pregnant teens, and community service scholars. Located near downtown Burlington, the building site is convenient to businesses, schools, health services, and

SECTION THREE: RECOMMENDATIONS AND STRATEGIES

transportation. The McAuley Square development is managed by Cathedral Square.

This project is more than affordable housing, it is a community supported by services from a myriad of social service programs assessable to its residents. The success of this project was largely due to communitywide participation and support for its development. Participants included the Sisters of Mercy donated the land and the development was handled by two non-profits, Cathedral Square Corporation and Housing Vermont. Other organizations playing major roles in the project were:

- Vermont Housing Finance Agency
- Chittenden Bank
- Howard Bank
- Vermont Housing Conservation Board
- City of Burlington (McKinney Grant)
- Burlington Housing Authority
- HUD

Intergenerational Housing – Prototypical Illustration Site Location – East Lake Neighborhood



SECTION THREE: RECOMMENDATIONS AND STRATEGIES

Intergenerational or Shared Housing – Project Example



Legend

1. 400 - 500 sft. One-Story Duplex Units – 30 Units
2. 500 – 600 sft. Two-Story Units – 56 Units
3. Community Center and Garden
4. Common Area
5. Wrought Iron Fence (no gates)

Intergenerational Housing Example, Burlington, VT



The McAuley Square development project provides 74 affordable housing units near downtown Burlington, Vermont.



As an innovative intergenerational housing facility, McAuley Square was designed to accommodate a variety of lifestyles.

SECTION THREE: RECOMMENDATIONS AND STRATEGIES

- **Modular Housing as an alternative lower cost housing product** – We now face a crisis of affordability in the housing industry. We are having difficulty delivering high-performance and durable buildings at an affordable cost. This has vast societal consequences from homelessness to compromised living standards and the inefficient use of resources. Most importantly, it has added to the difficulty of making homeownership a reality. Alternative lower cost housing products must be considered. Modular housing is fast becoming a cost effective alternative to traditional on site construction. The components of the building are constructed in a factory and transported and assembled on the lot. These industrialized building offers two primary advantages: predictability and time required for construction. Unlike mobile homes, each modular housing building is required to meet local and national building codes.

In Shreveport, Louisiana, nonprofit development organizations are utilizing modular housing as a means of lowering the purchase price of new housing, while replicating the architectural style of the existing neighborhood and meeting local building code requirements as well. On the following page is an illustration of several replacement infill housing units being constructed on vacant lots in the Queensborough Neighborhood in Shreveport. These units feature siding as opposed to traditional brick construction and offer the residents porches similar to those found on the units currently in the neighborhood.

These types of units could provide alternative development opportunities when constructing affordable housing in Historic or Conservation Districts.

SECTION THREE: RECOMMENDATIONS AND STRATEGIES

Modular Housing – Project Example



Modular Housing

1. Located in Shreveport Louisiana
2. Designed to architecturally replicated existing neighborhood housing
3. Purchase price \$80,000 to \$110,000
4. Each unit receives \$30,000 subsidy for principle reduction, down payment and Closing cost from City HOME Funds and Federal Home Loan Bank Grant

SECTION THREE: RECOMMENDATIONS AND STRATEGIES

Lease/Purchase — Lease/purchase is another option for home buyers seeking to qualify for mortgage financing. A viable tool for cash-poor, but gainfully employed households, lease/purchase programs traditionally allow you to rent a home for some preset period of time with a portion of the rental payment going toward the down-payment to help purchase the rented property. Freddie Mac's offers a program that allows a buyer to make rental payments virtually equal to the mortgage payments they will eventually pay on a loan they can assume after several years of adequate credit and loan payment behavior. Fannie Mae offers a similar product.

Lease Purchase Housing Example

Shreveport, Louisiana Lease/Purchase Program – The City of Shreveport recently collaborated with Federal Home Loan Bank, Fannie Mae and local banks to build Shepherd Place, a 22 unit single-family, new construction and gated subdivision in northwest Shreveport. Illustration 6 highlights the subdivision which features both one story and two story designs at a purchase price of \$100,000 to \$130,000. Families receive up to \$30,000 in subsidies for principal reduction, down payment and closing cost and have up to three (3) years, depending on their individual circumstances, to repair credit and to qualify for the permanent mortgage. If applicants are unable to qualify at the end of the specified period, they will be dropped from the program and any accumulated contributions toward closing cost and down-payments will be forfeited. The City of Shreveport Community Development Department administers the program and is responsible for qualifying applicants, administering a lease-purchase contract, collecting rents, maintenance, and ultimately closing the permanent mortgage. Non-refundable administrative and maintenance fees are charged to the applicants to pay for program administration, home maintenance, and other activities. Program funds also accumulate from a portion of the rents paid by those who fail to qualify for permanent mortgages and supplemental support from Fannie Mae.

SECTION THREE: RECOMMENDATIONS AND STRATEGIES

Shepherd Place Subdivision – Shreveport, LA Lease Purchase Financing Example



Lease Purchase Housing

1. Located in Shreveport Louisiana
2. Single-Family Lease Purchase and Gated Community
3. Purchase price \$100,000 to 130,000
4. Each unit receives \$30,000 subsidy for principle reduction, down payment and Closing cost from City HOME Funds and Federal Home Loan Bank Grant
5. Purchaser has up to 3 years to qualify for permanent financed mortgage

SECTION THREE: RECOMMENDATIONS AND STRATEGIES

Shepherd Place Subdivision – Shreveport, LA Lease Purchase Financing Example



SECTION THREE: RECOMMENDATIONS AND STRATEGIES

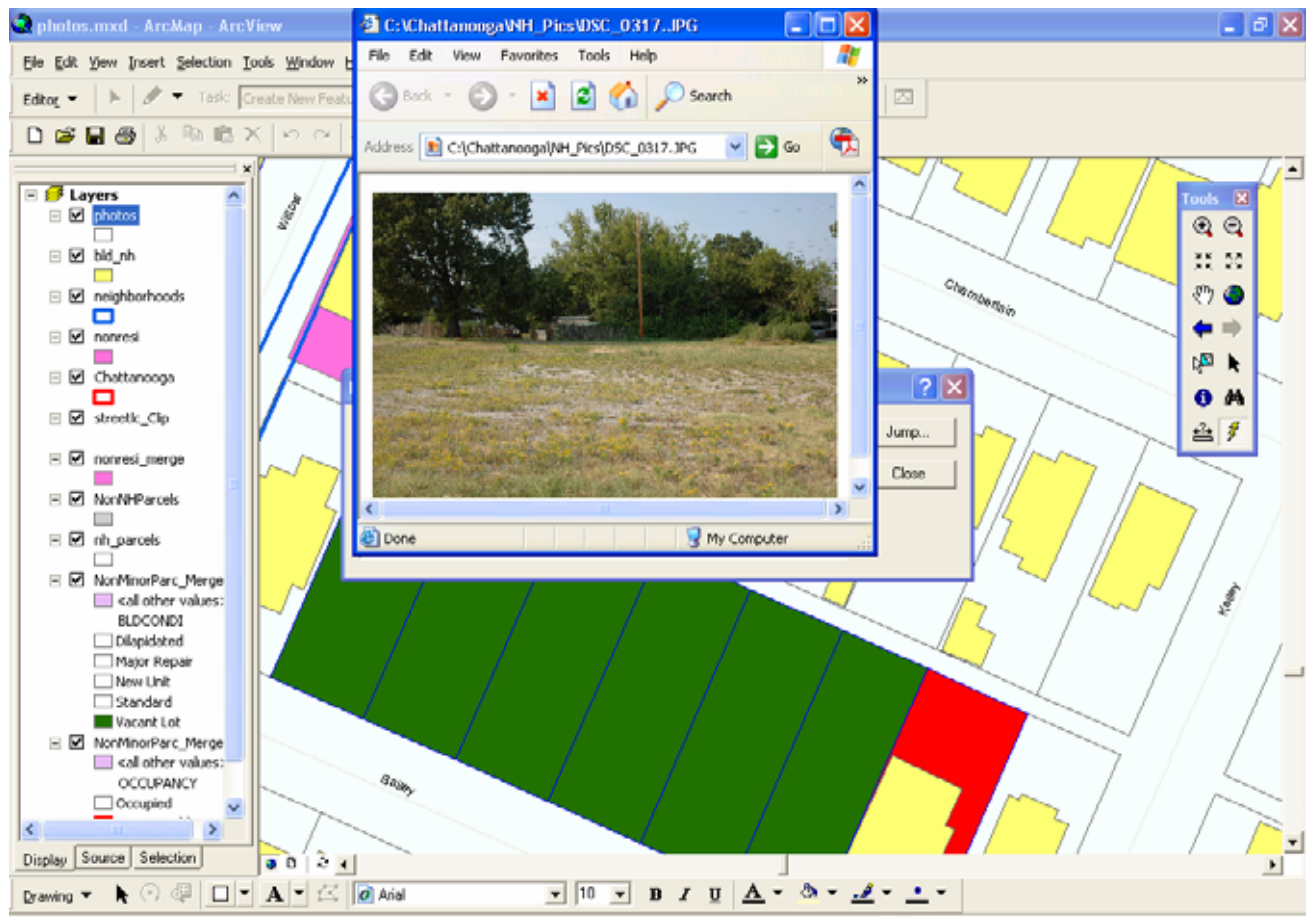
- **Employer Assisted Housing** - The City should work with the Chamber of Commerce and local employers to market Employer Assisted Housing (EAH) as a means of creating homeownership opportunities for the working poor. It is vital that we increase awareness among major employers that some wage levels are not adequate for people to enter into homeownership, without down-payment and other assistance. While the City offers financial assistance to address this need using its federal entitlement funds, it only impacts a small percentage of those in need of assistance. The City should coordinate with major employers and lenders to design and aid firms in the implementation of Employer-Assisted Housing (EAH) programs, encouraging employers to work with employees in their efforts to purchase housing.

Employer-Assisted Housing programs benefit employers, employees, and the community. Employers benefit through greater employee retention. Employees receive aid to move into home-ownership. Ultimately, communities benefit through investment in the neighborhoods where the employers and employees are located. The most common benefits provided by employers are grants, forgivable loans, deferred or repayable loans, matched savings, interest-rate buy downs, shared appreciation, and home-buyer education (provided by an employer-funded counseling agency). Successful EAH programs use a combination of some of the benefits listed above. One program that has met with success was developed by Fannie Mae, which not only has their own EAH program, but also helps employers implement EAH programs. Fannie Mae's EAH program has made it possible for 2,200 of its employees to become homeowners. Seventy-six (76%) percent of all Fannie Mae employees own their own homes, compared with a national average of sixty eight (68%) percent.

APPENDIX A

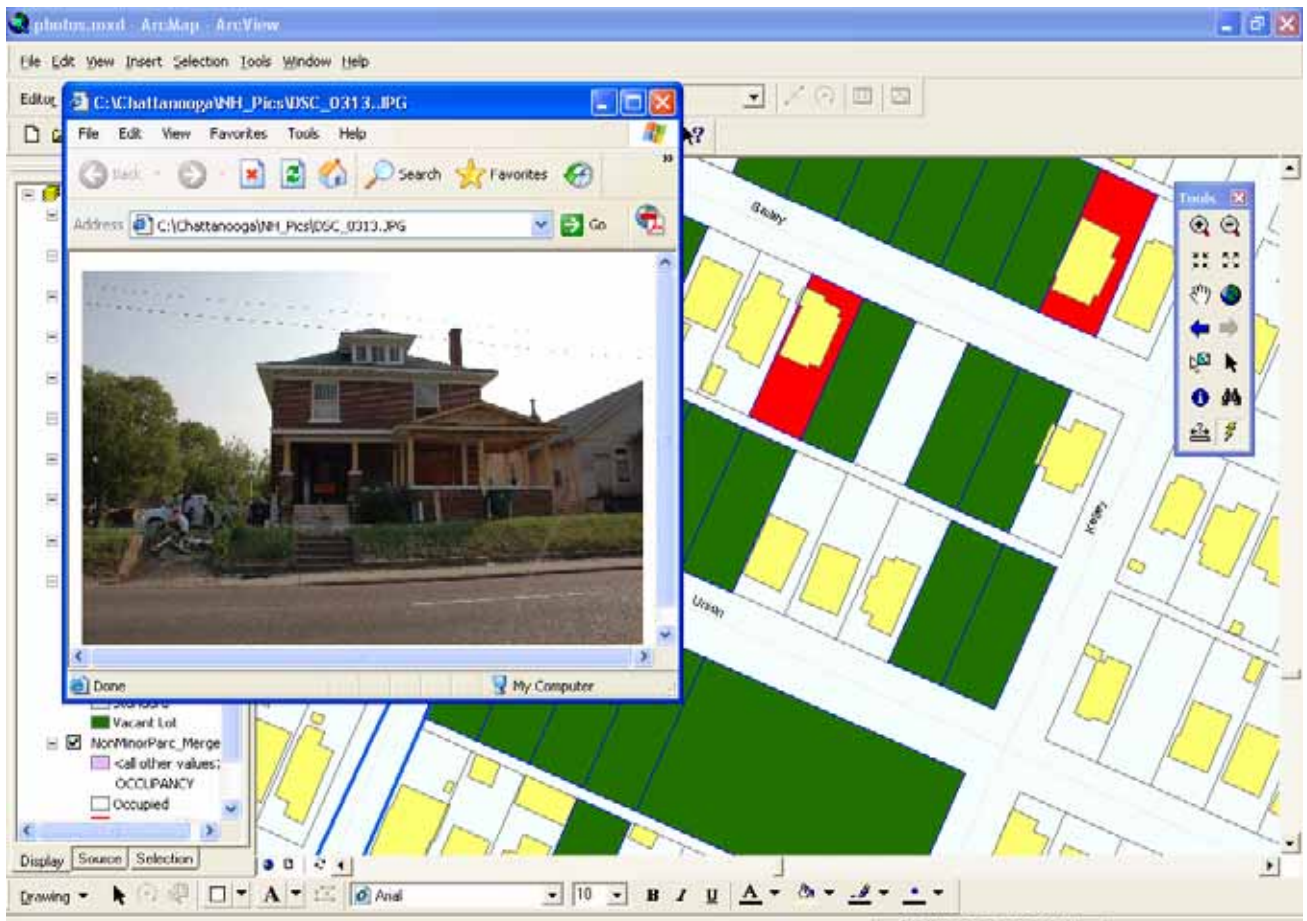
In the Housing condition survey conducted by J-QUAD, the pictures of all vacant parcels and vacant buildings were taken. Using Geographic Information Systems (GIS), ArcGIS software, each picture was linked to the corresponding vacant parcel or vacant building. The pictures of vacant buildings and vacant parcels can be retrieved by clicking on the corresponding vacant parcels or parcels containing vacant buildings. The screenshot, below, provides an example of displaying a vacant parcel. Vacant parcels are indicated in the dark green color. By clicking on the “hyperlink” button in GIS and by clicking on a vacant parcel, a picture of the vacant parcel pops-up in a default picture viewing program set up on the computer.

Hyperlink Example - Vacant Parcel

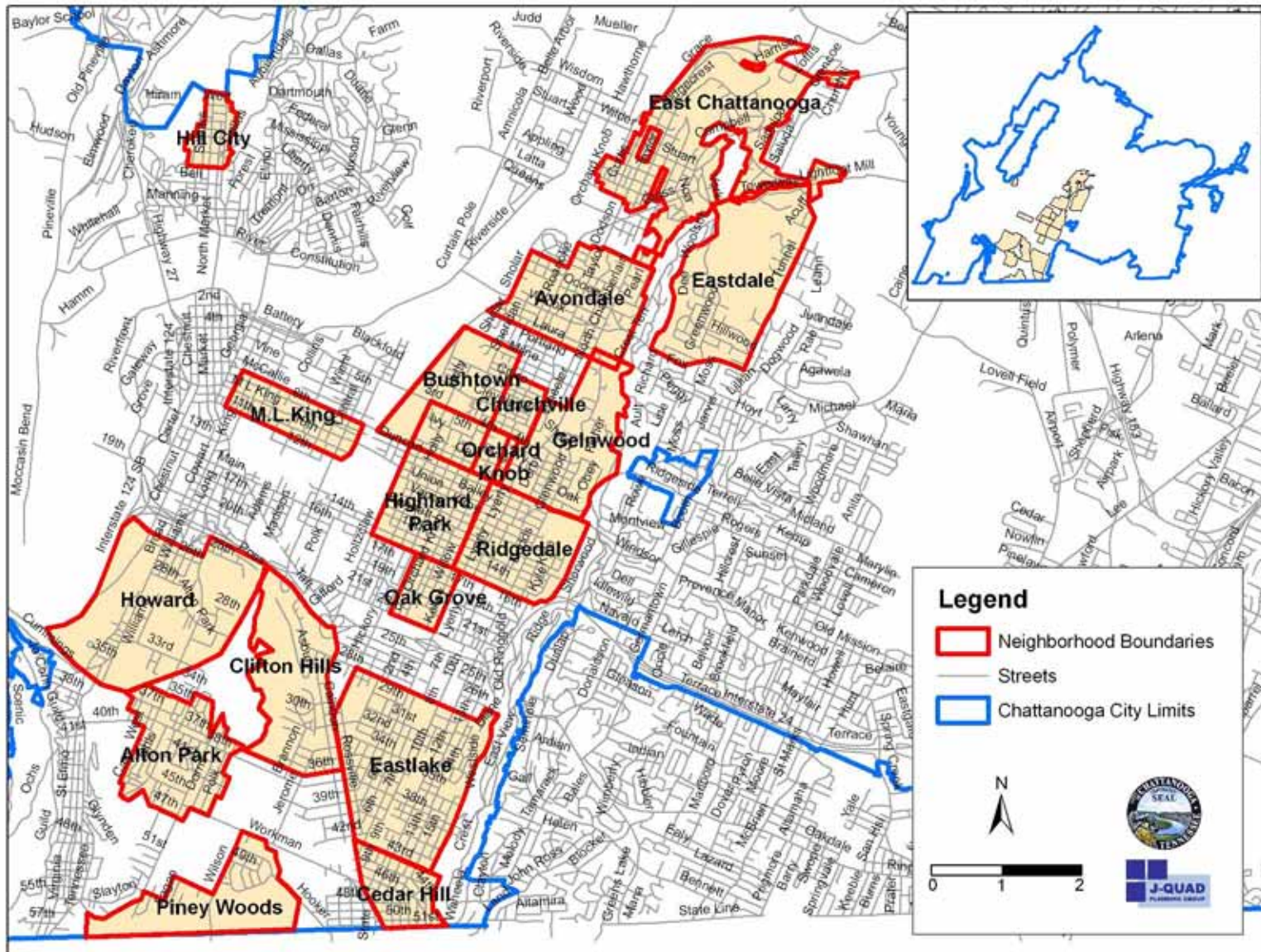


The screenshot, below, provides an example of displaying a vacant building in GIS. The parcels containing vacant buildings are shown in red color. By clicking on the “hyperlink” button in GIS and by clicking on a parcel containing vacant building, a picture of the vacant building pops-up in a default picture viewing program set up on the computer.

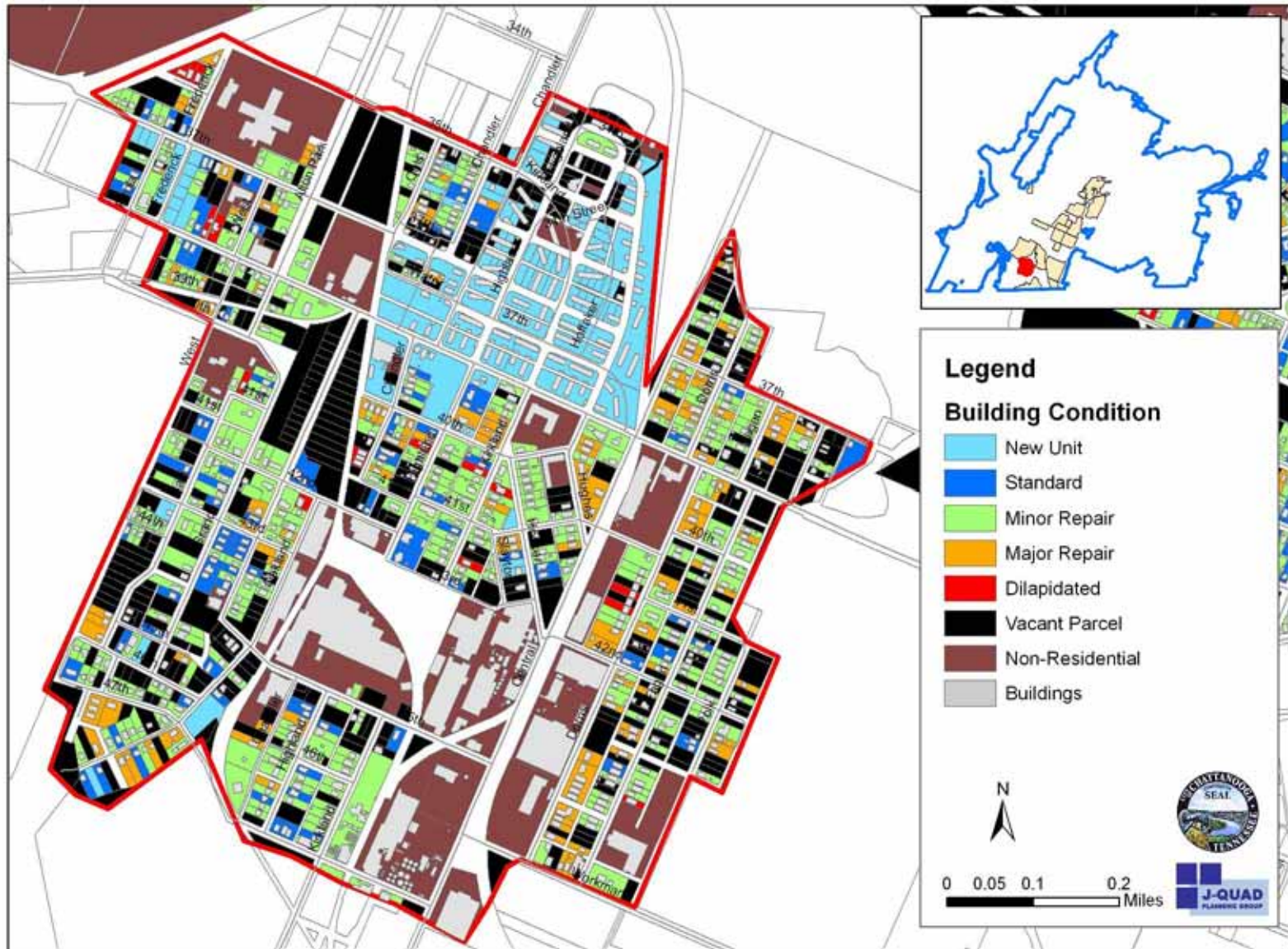
Hyperlink Example - Vacant Building



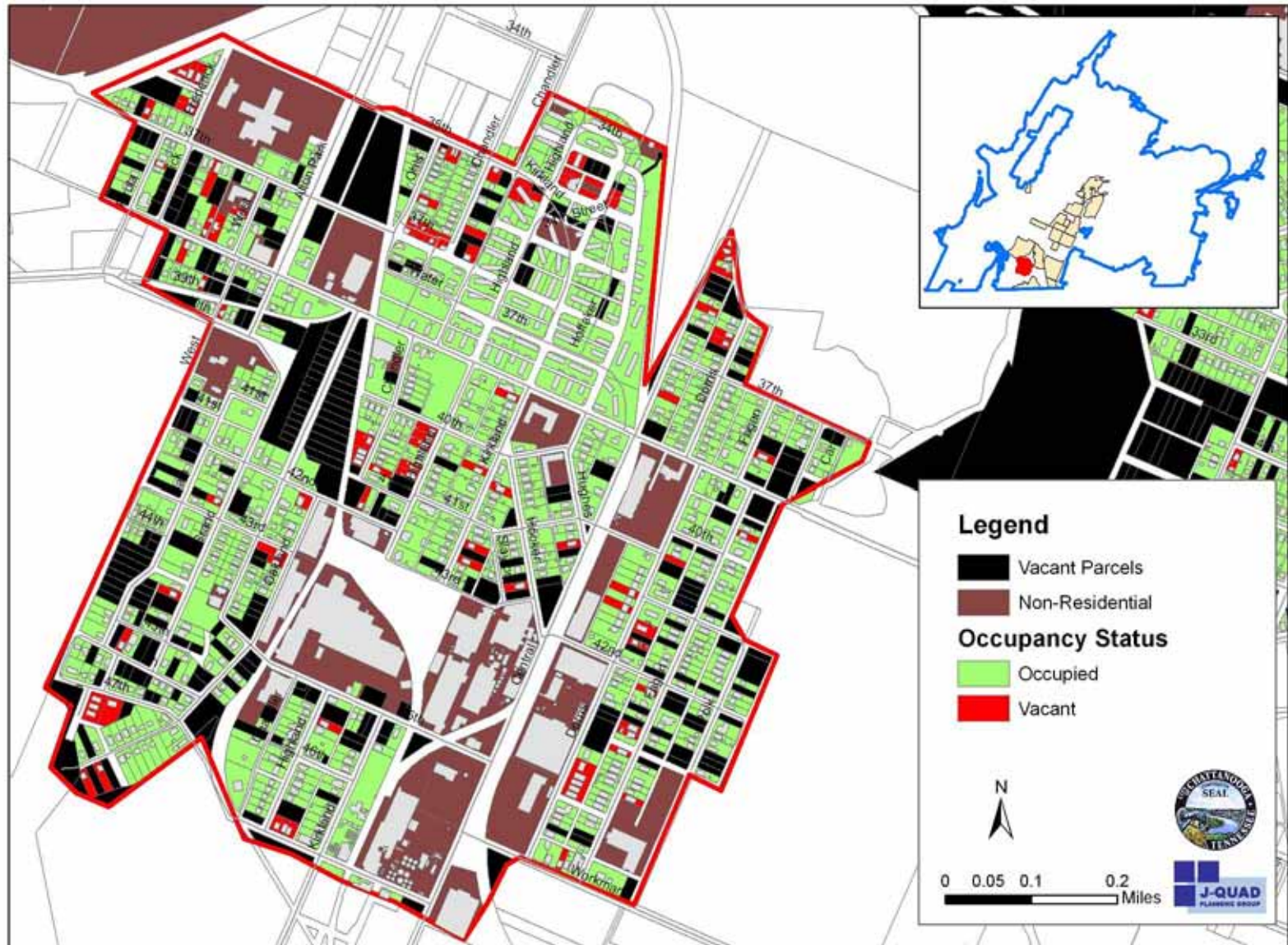
Map A: Neighborhood Boundaries



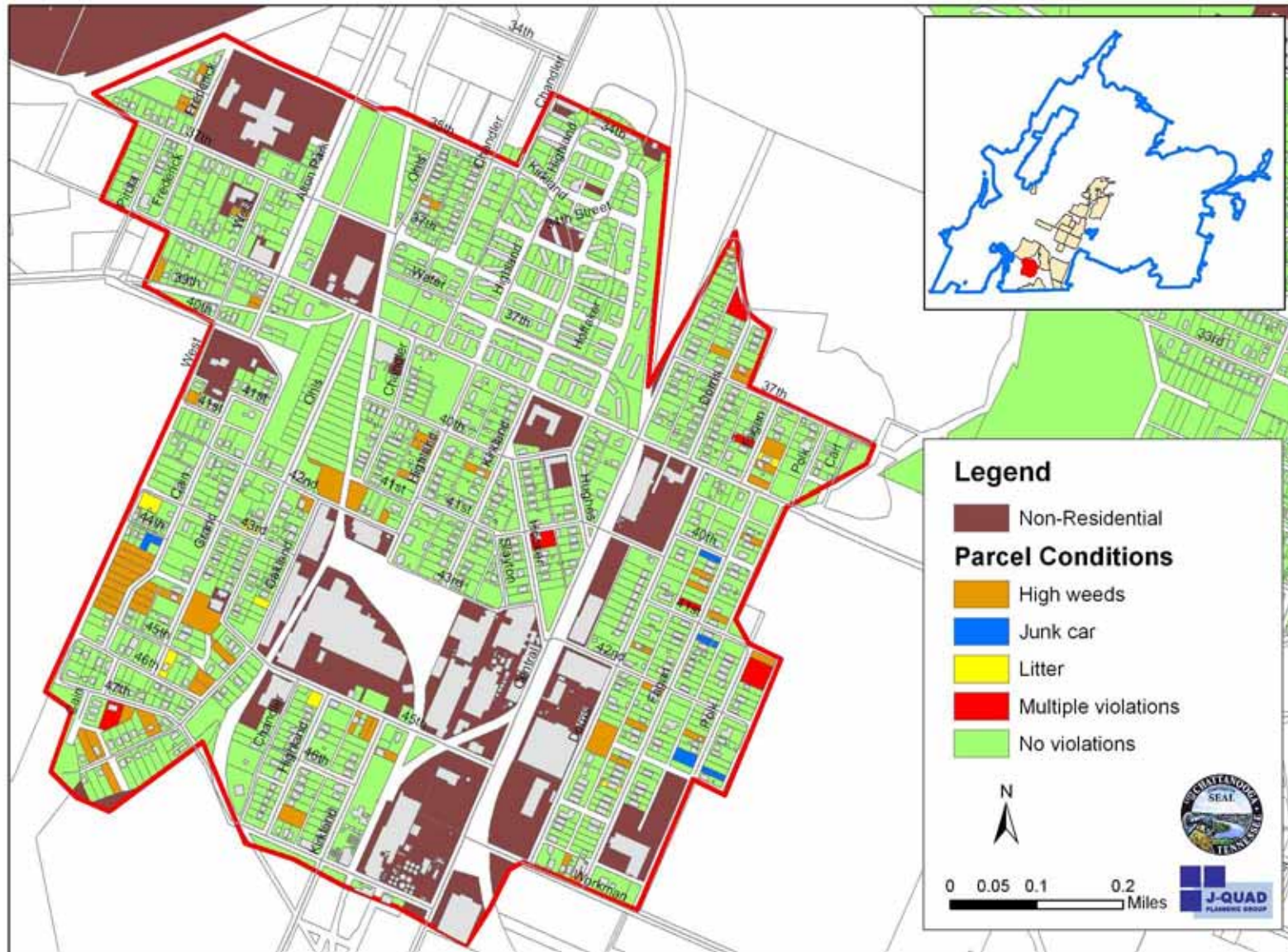
Map 1.A: Alton Park Building Conditions



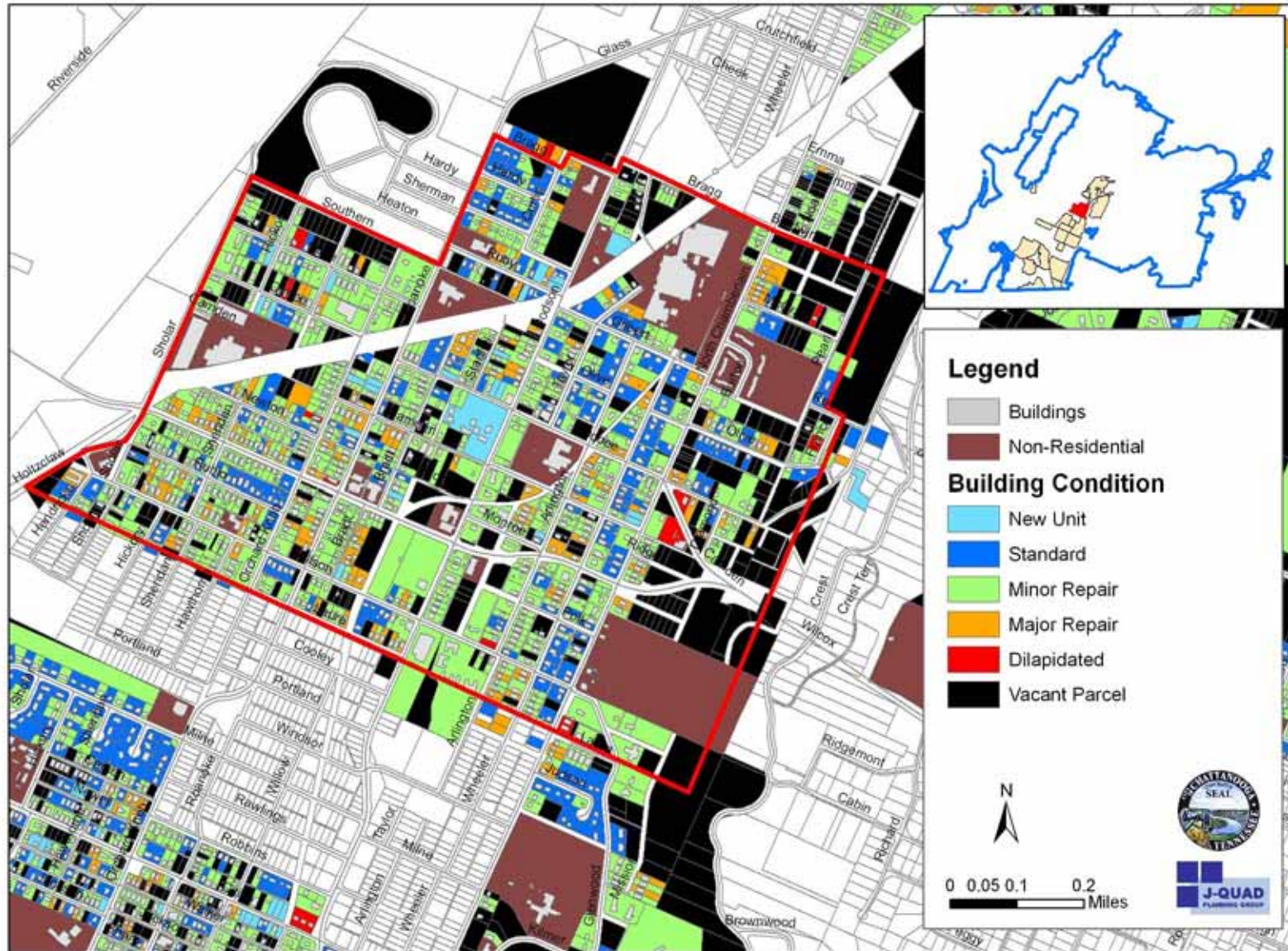
Map 1.B: Alton Park Occupancy Status



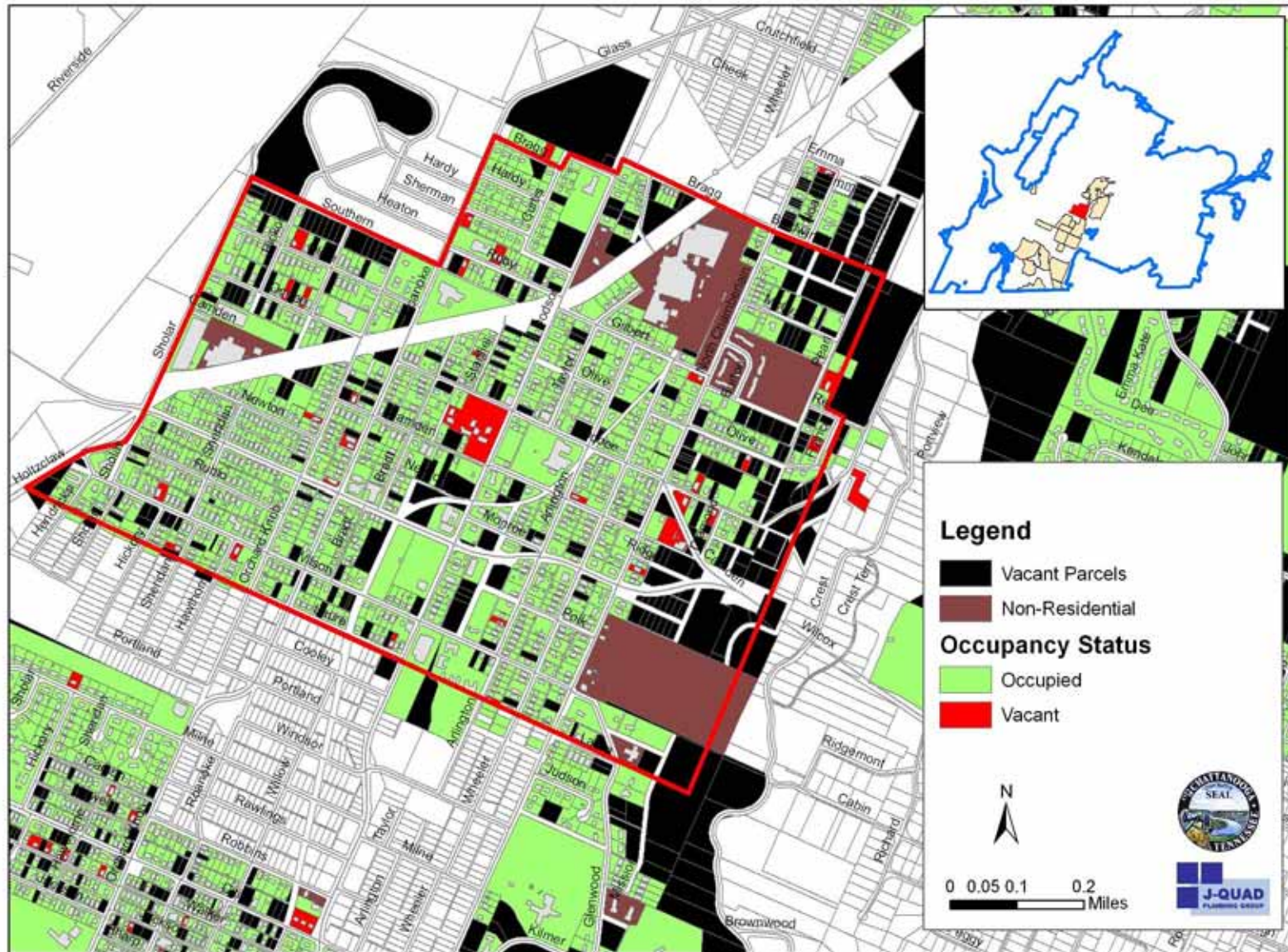
Map 1.C: Alton Park Site Conditions



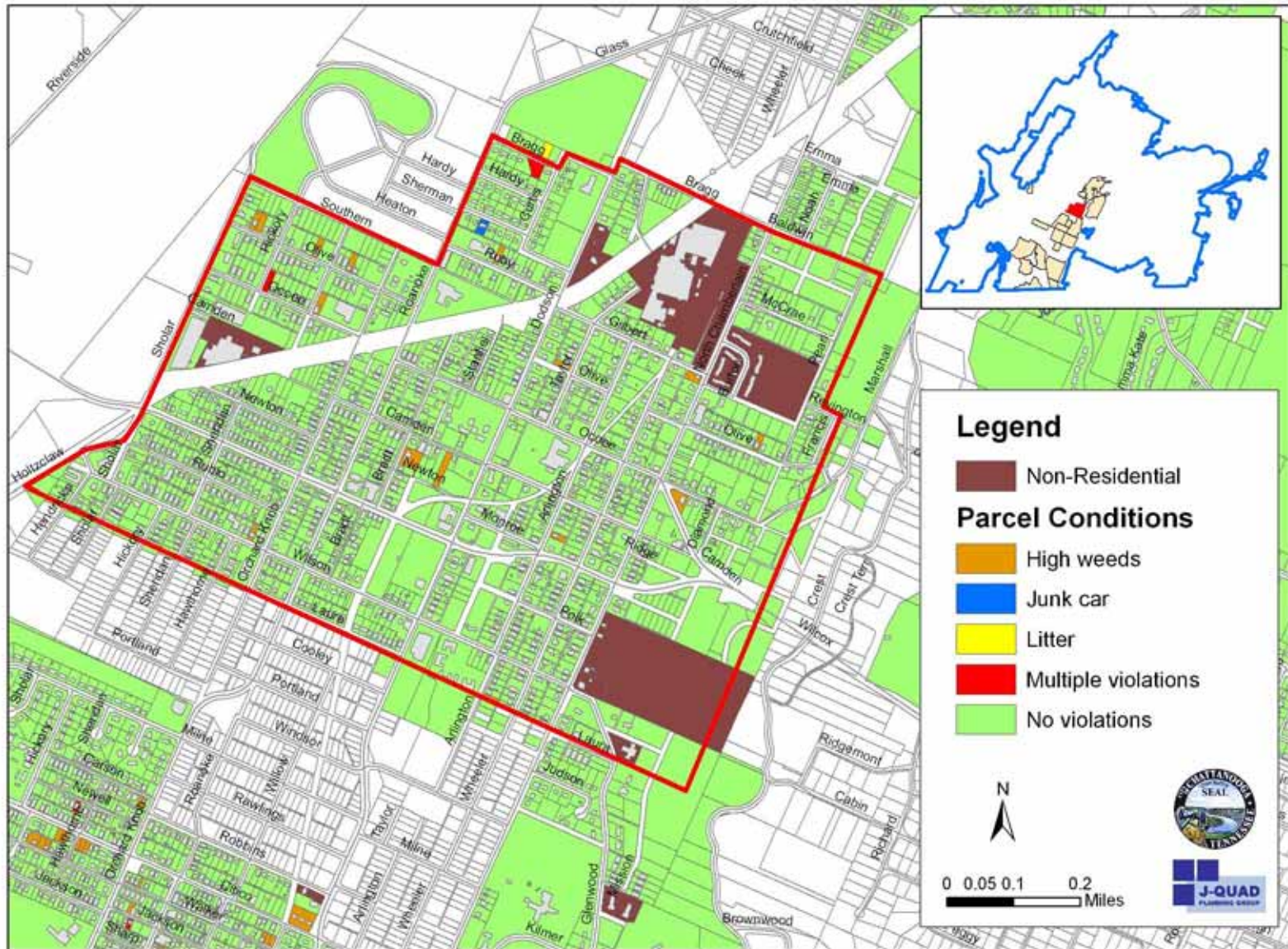
Map 2.A: Avondale Building Conditions



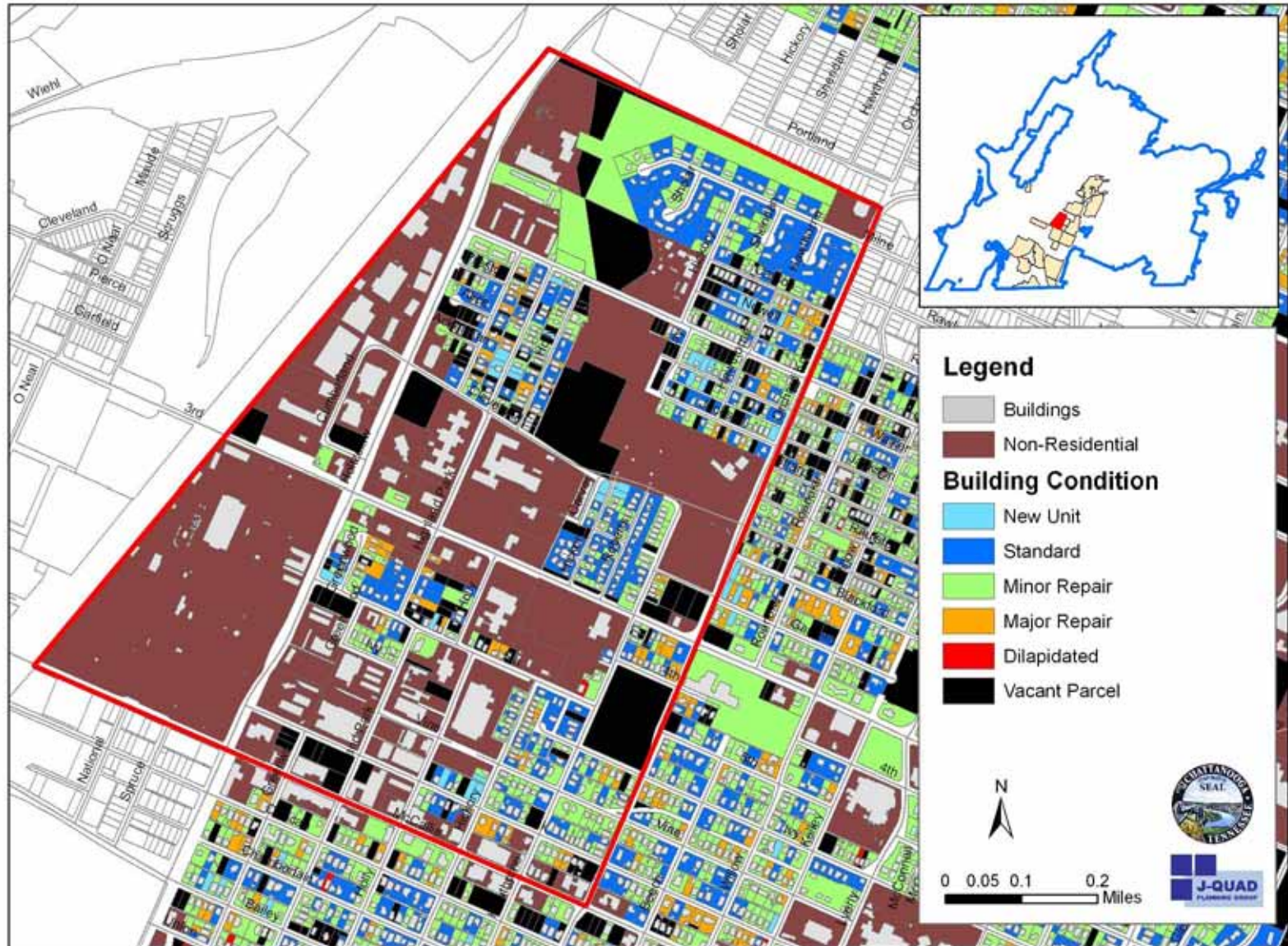
Map 2.B: Avondale Occupancy Status



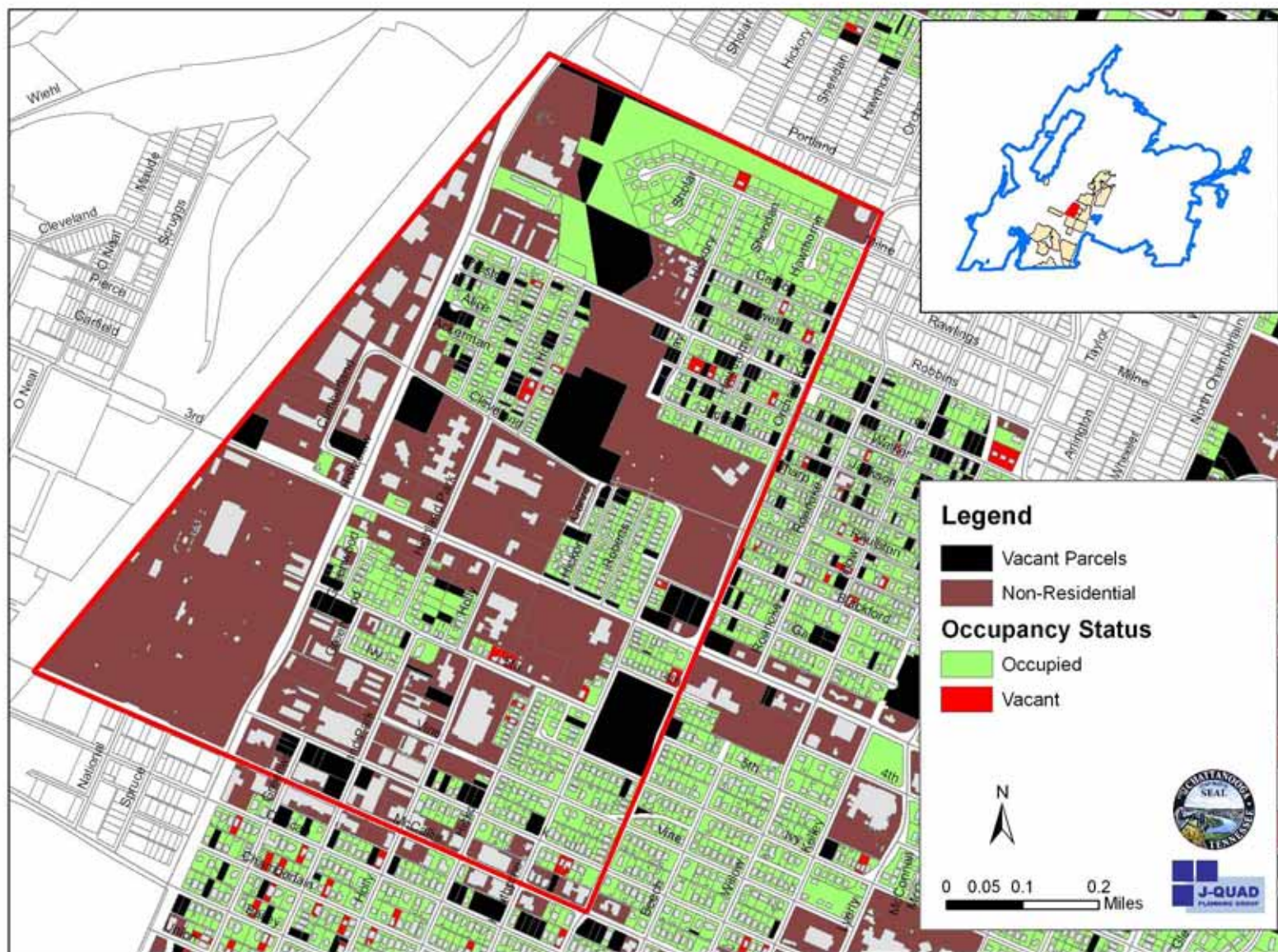
Map 2.C: Avondale Site Conditions



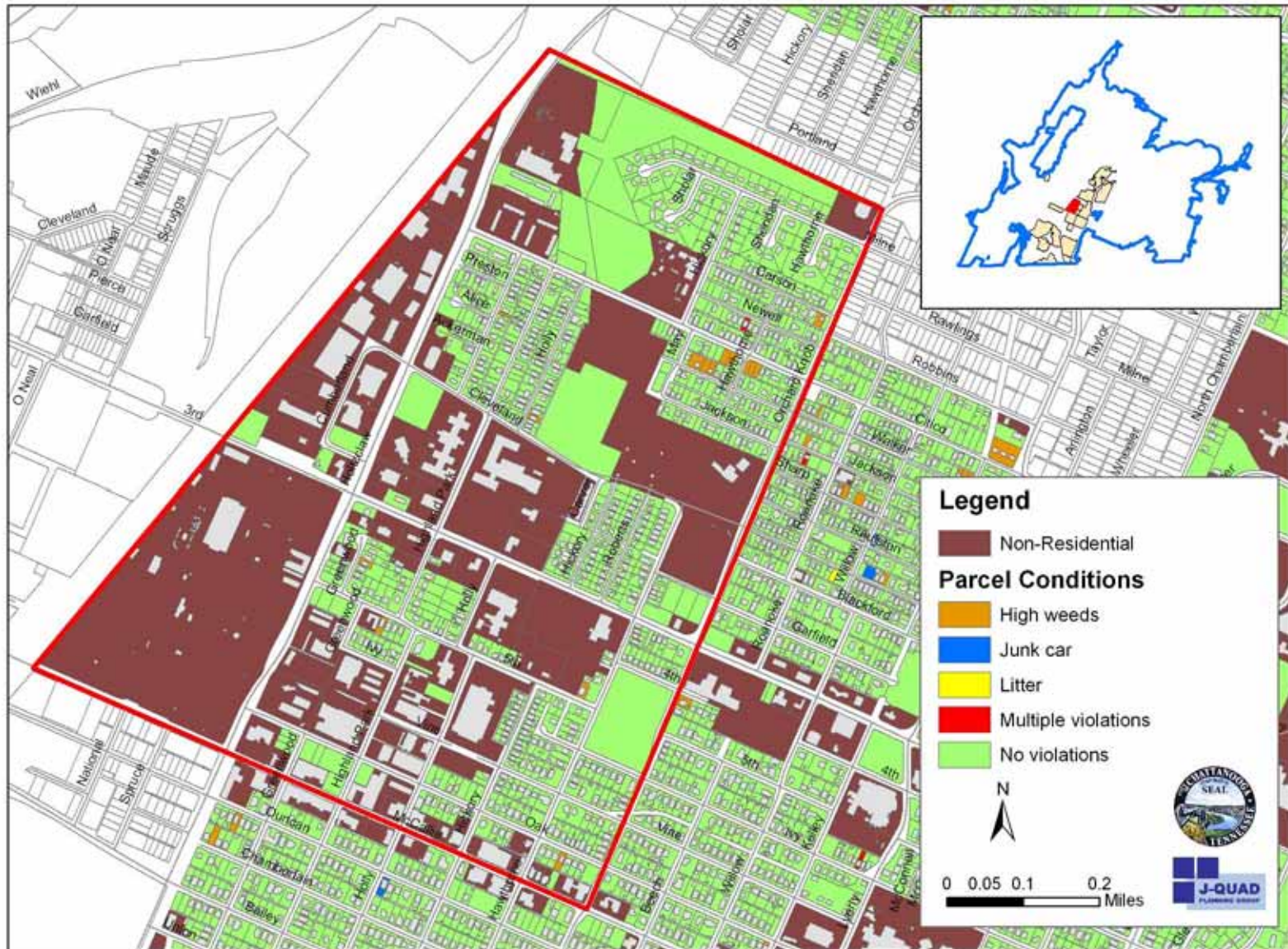
Map 3.A: Bushtown Building Conditions



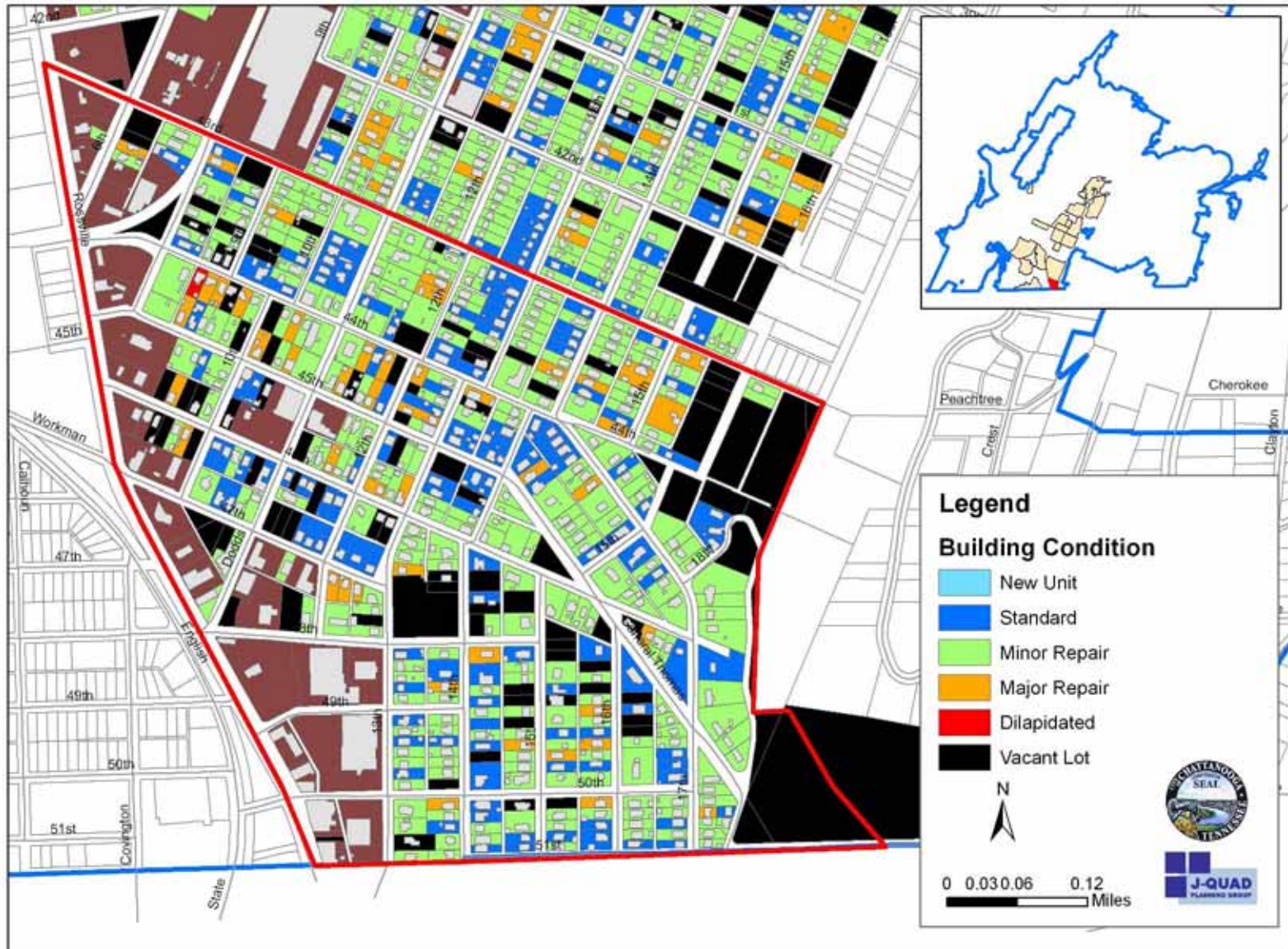
Map 3.B: Bushtown Occupancy Status



Map 3.C: Bushtown Site Conditions



Map 4.A: Cedar Hill Building Conditions



Legend

- Vacant Parcels
- Non-Residential
- Occupancy Status**
- Occupied
- Vacant

Map Labels: Peachtree, Cherokee, Clinton, Workman, Calhoun, 45th, 46th, 47th, 48th, 49th, 50th, 51st, State, General Thomas, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st.

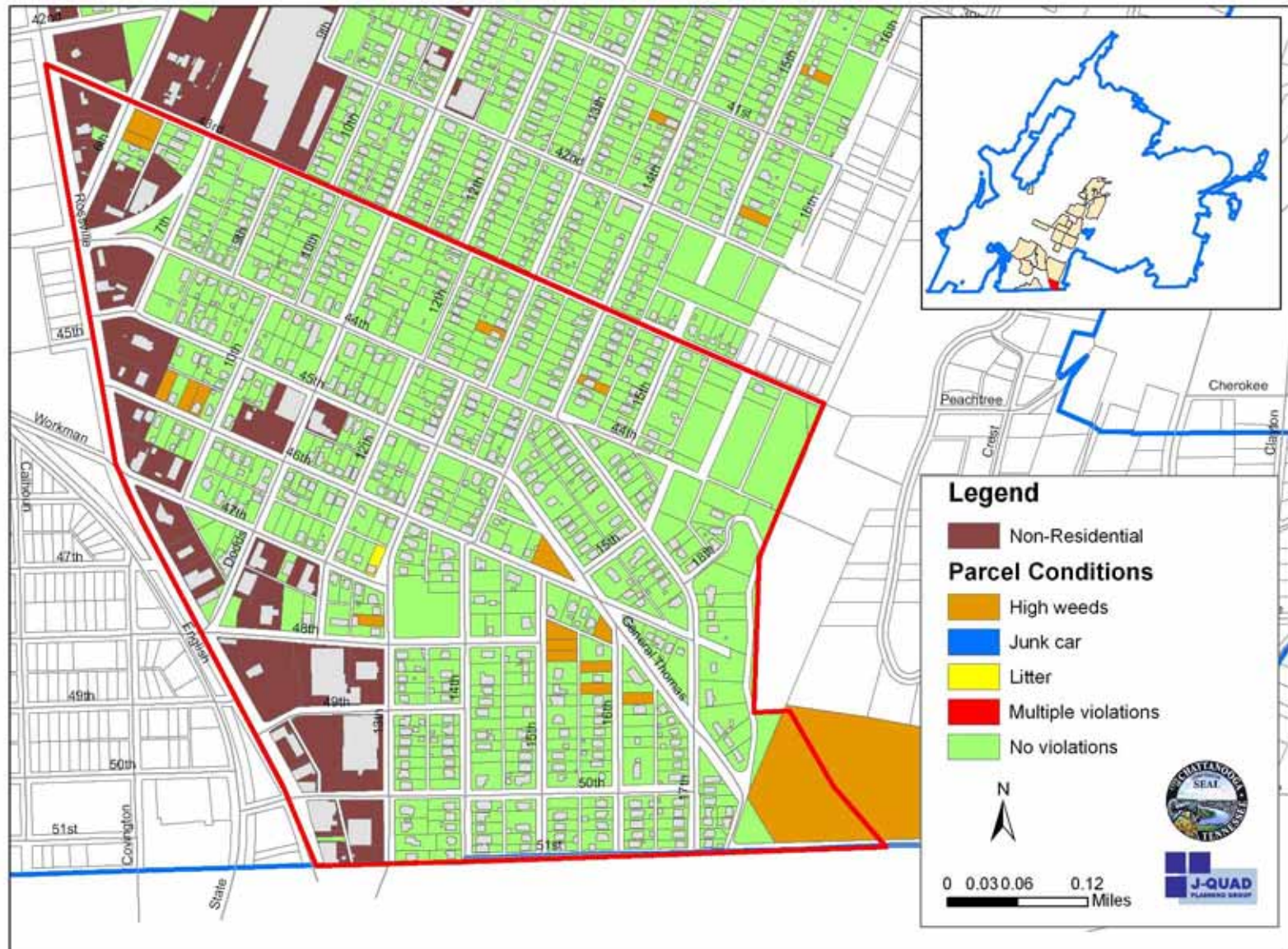
Scale: 0 0.03 0.06 0.12 Miles

North Arrow: N

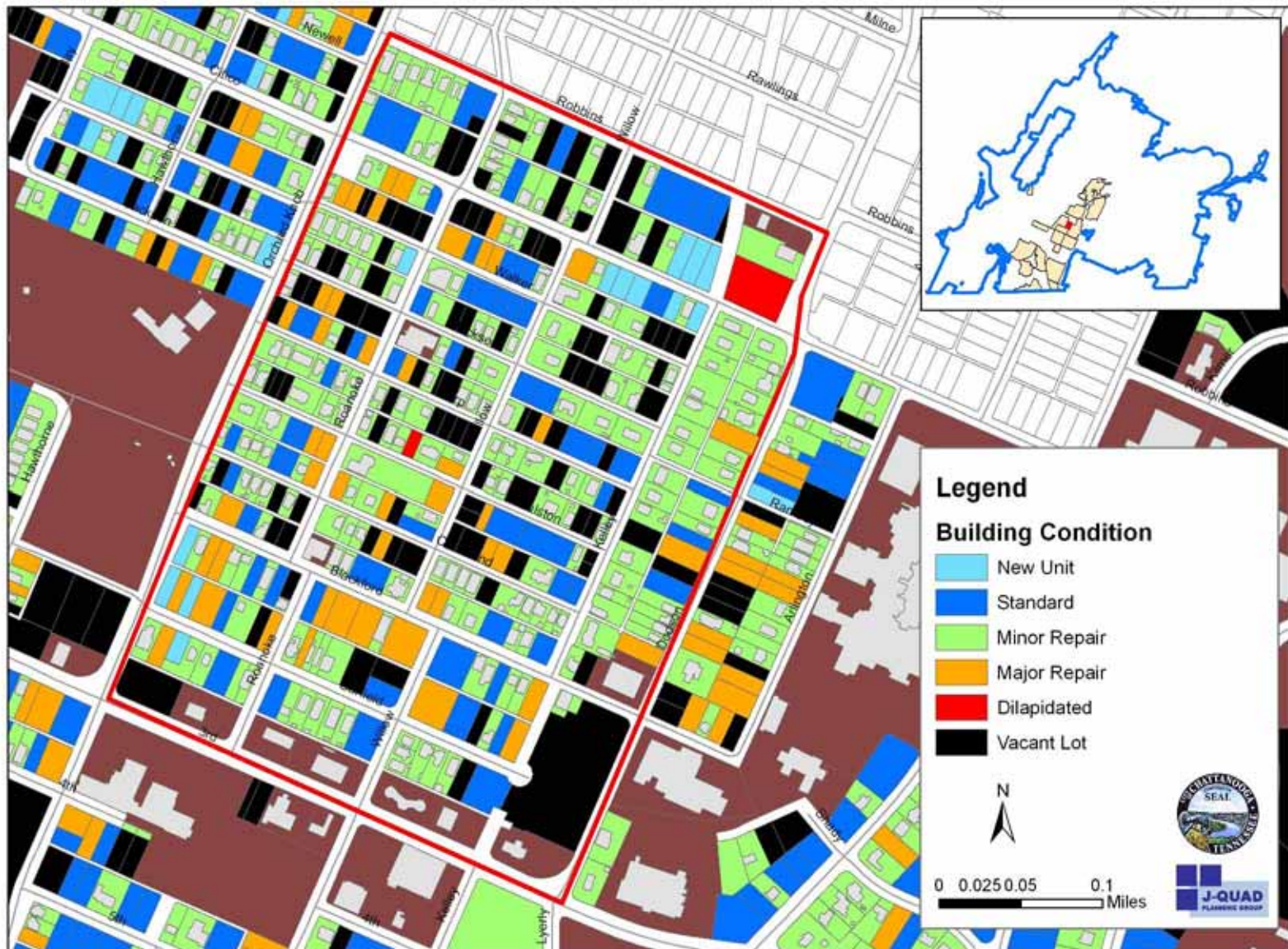
Inset Map: Chattanooga, Tennessee

Logos: City of Chattanooga Seal, J-QUAD Planning Group

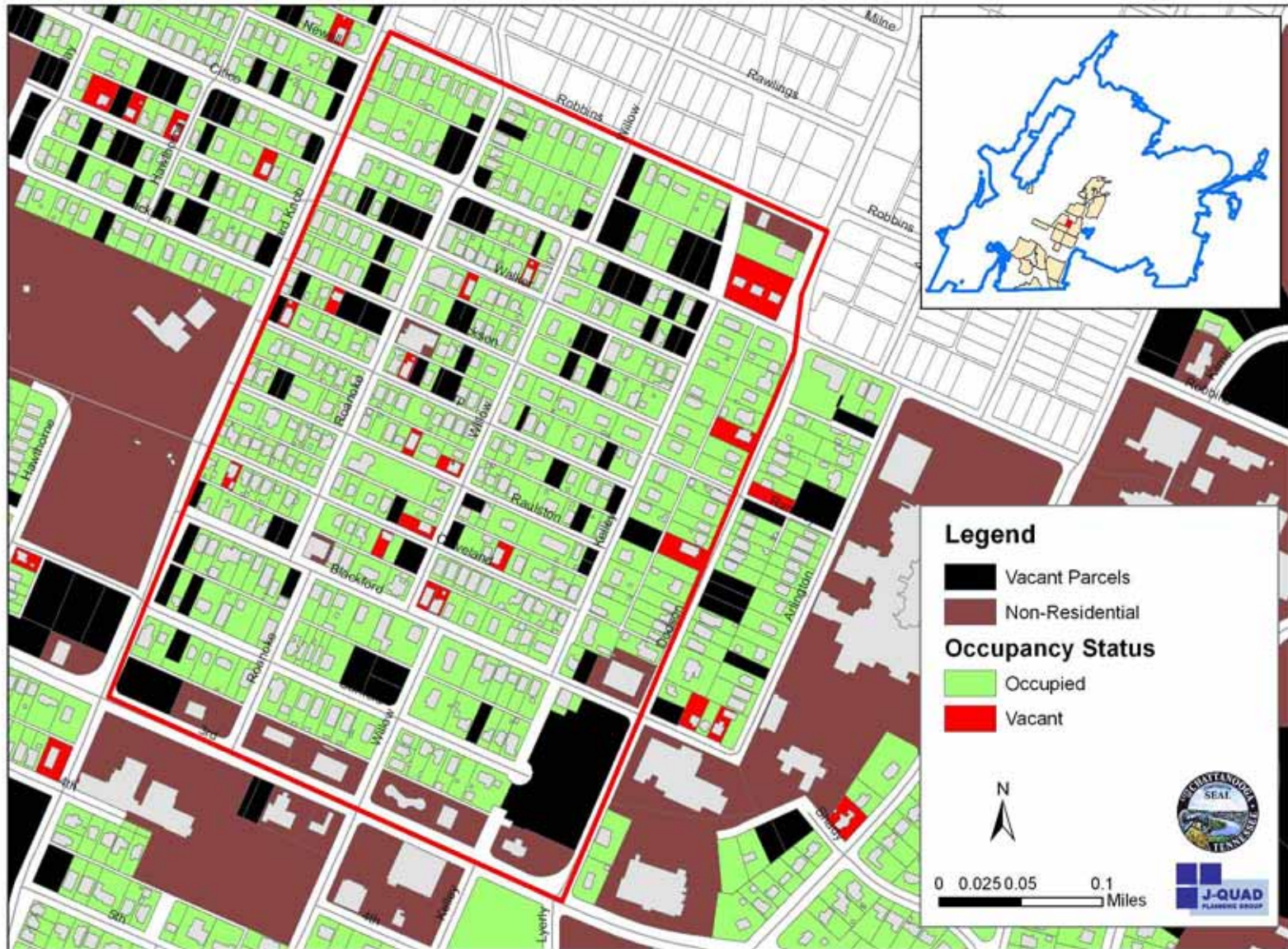
Map 4.C: Cedar Hill Site Conditions



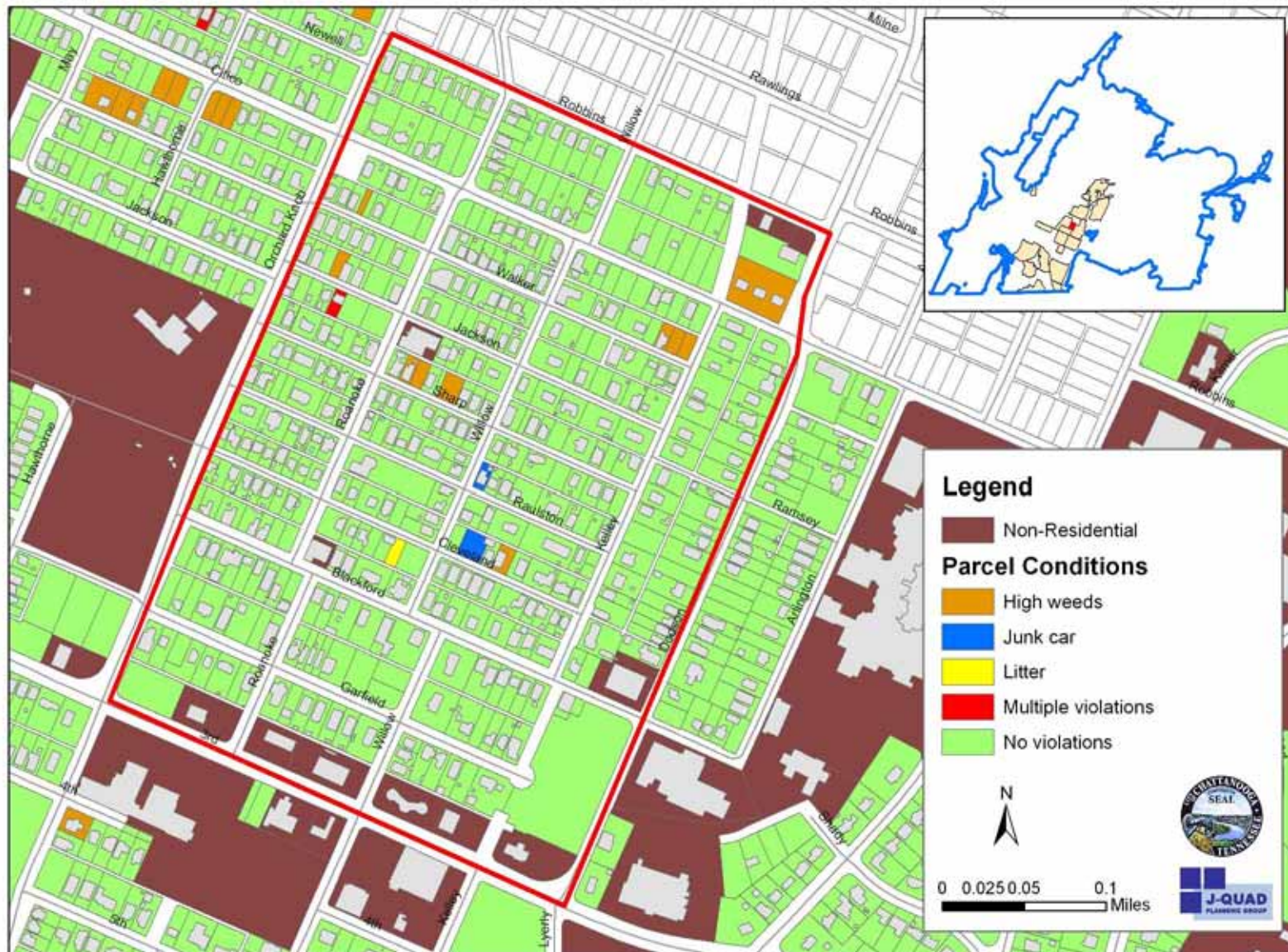
Map 5.A: Churchville Building Conditions



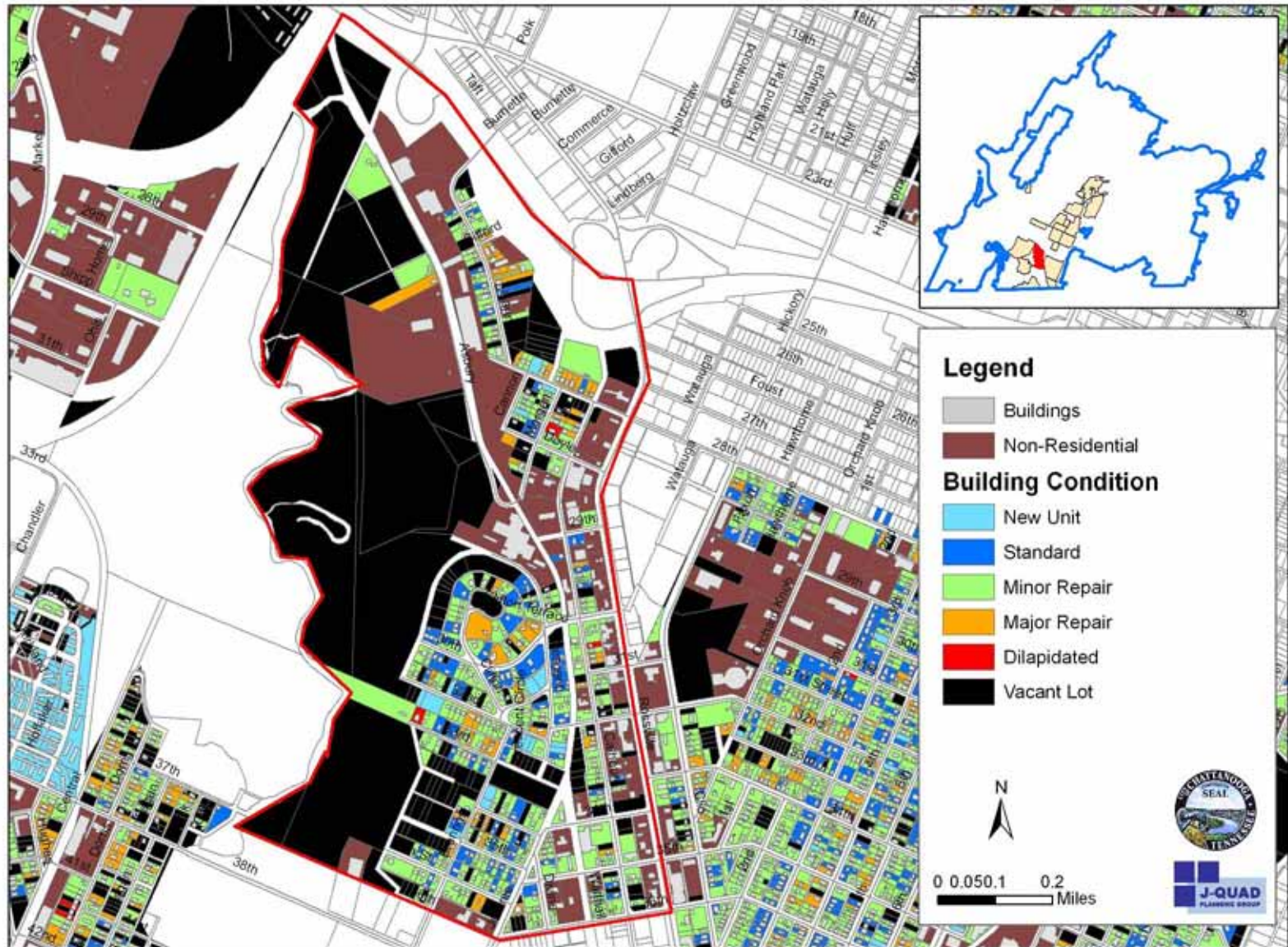
Map 5.B: Churchville Occupancy Status



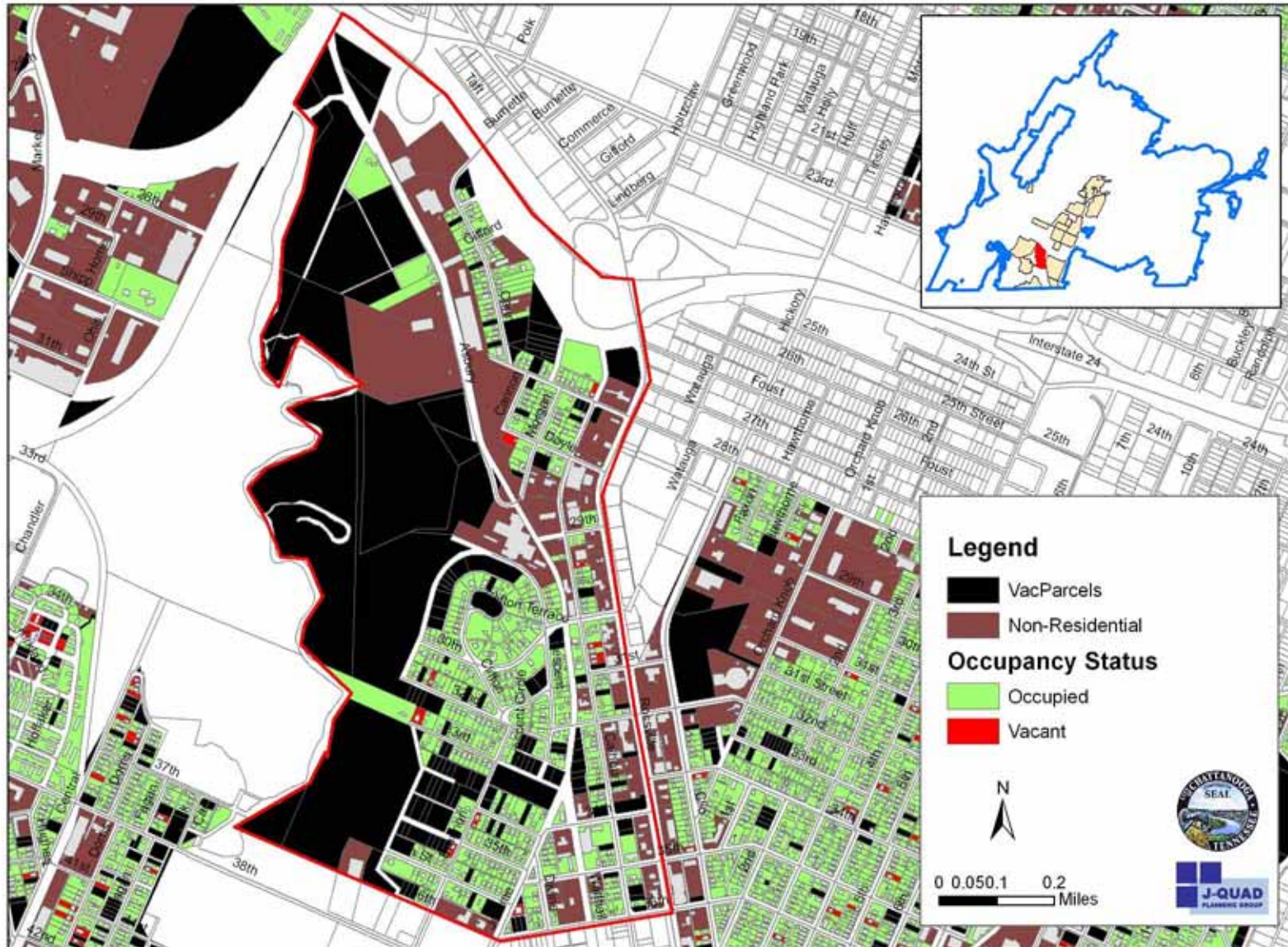
Map 5.C: Churchville Site Conditions



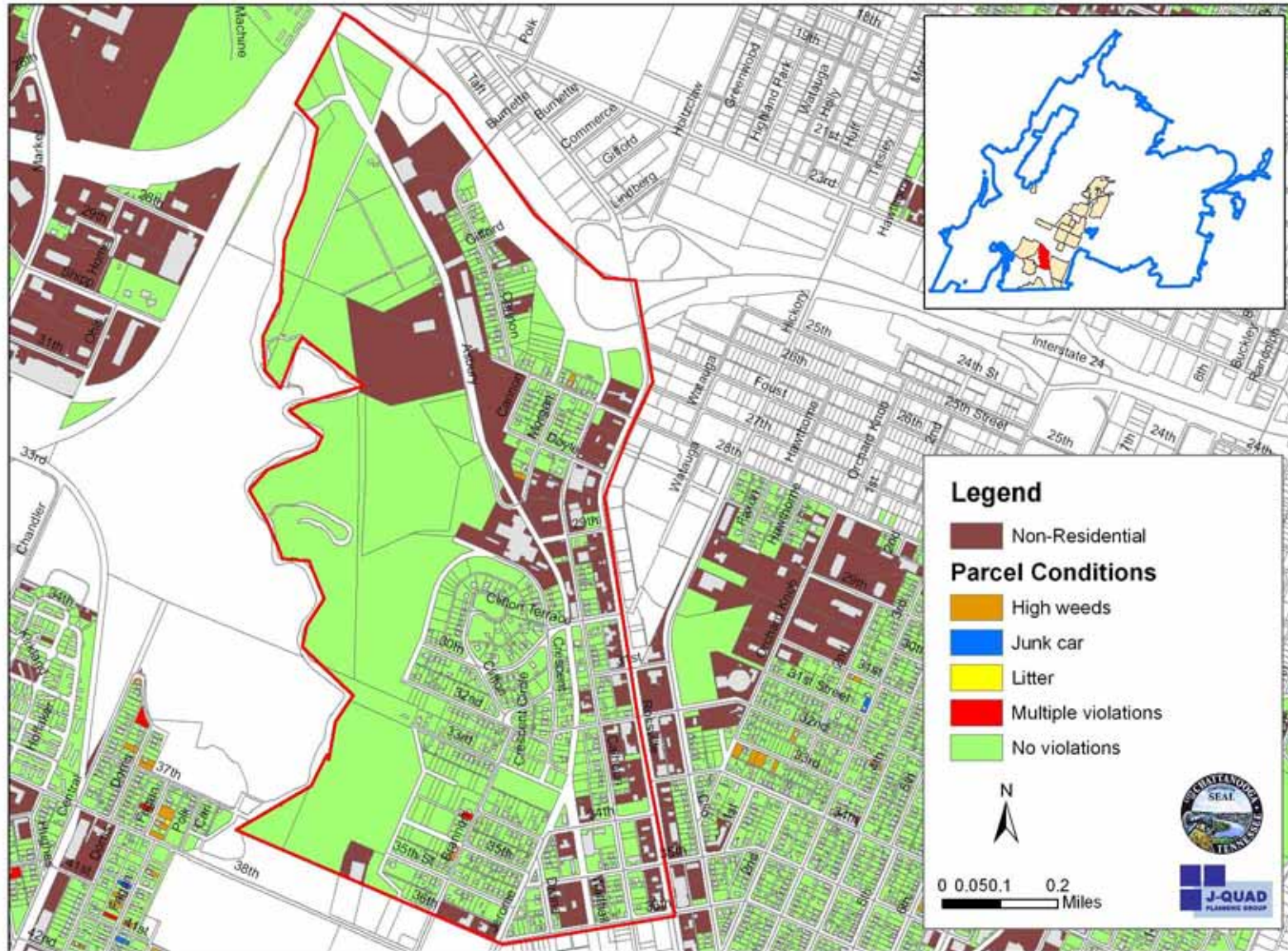
Map 6.A: Clifton Hills Building Conditions



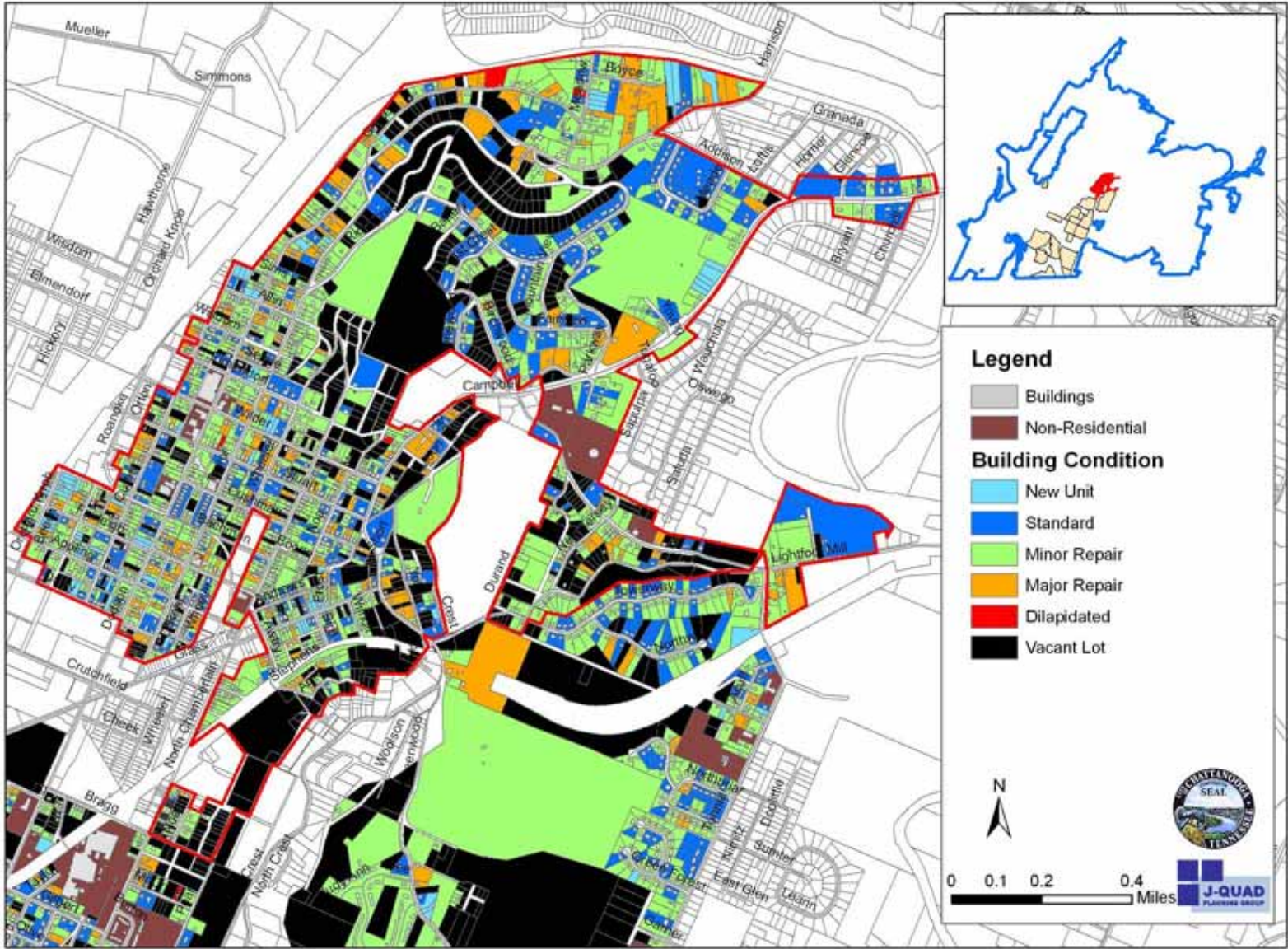
Map 6.B: Clifton Hills Occupancy Status



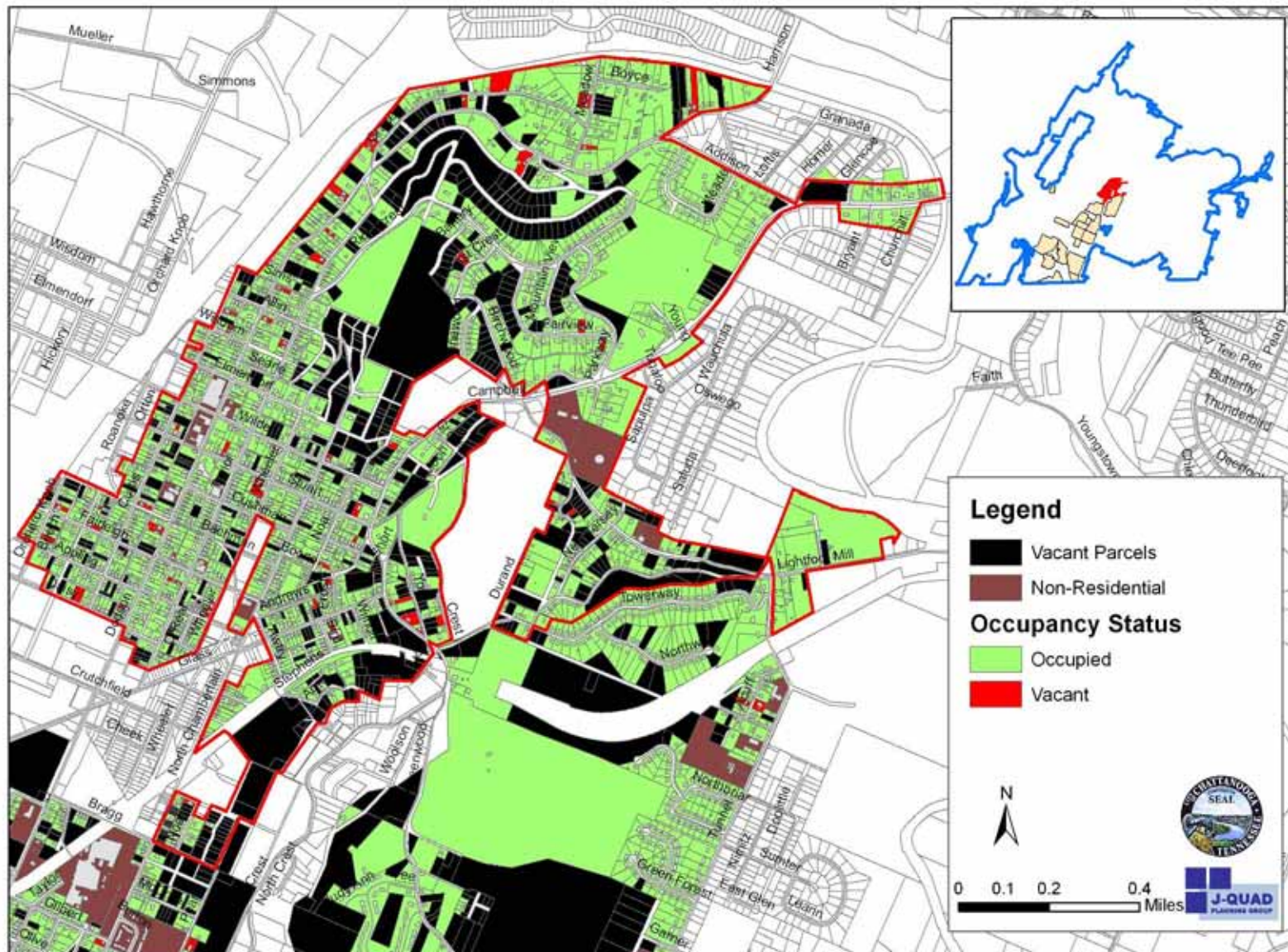
Map 6.C: Clifton Hills Site Conditions



Map 7.A: East Chattanooga Building Conditions



Map 7.B: East Chattanooga Occupancy Status



Legend

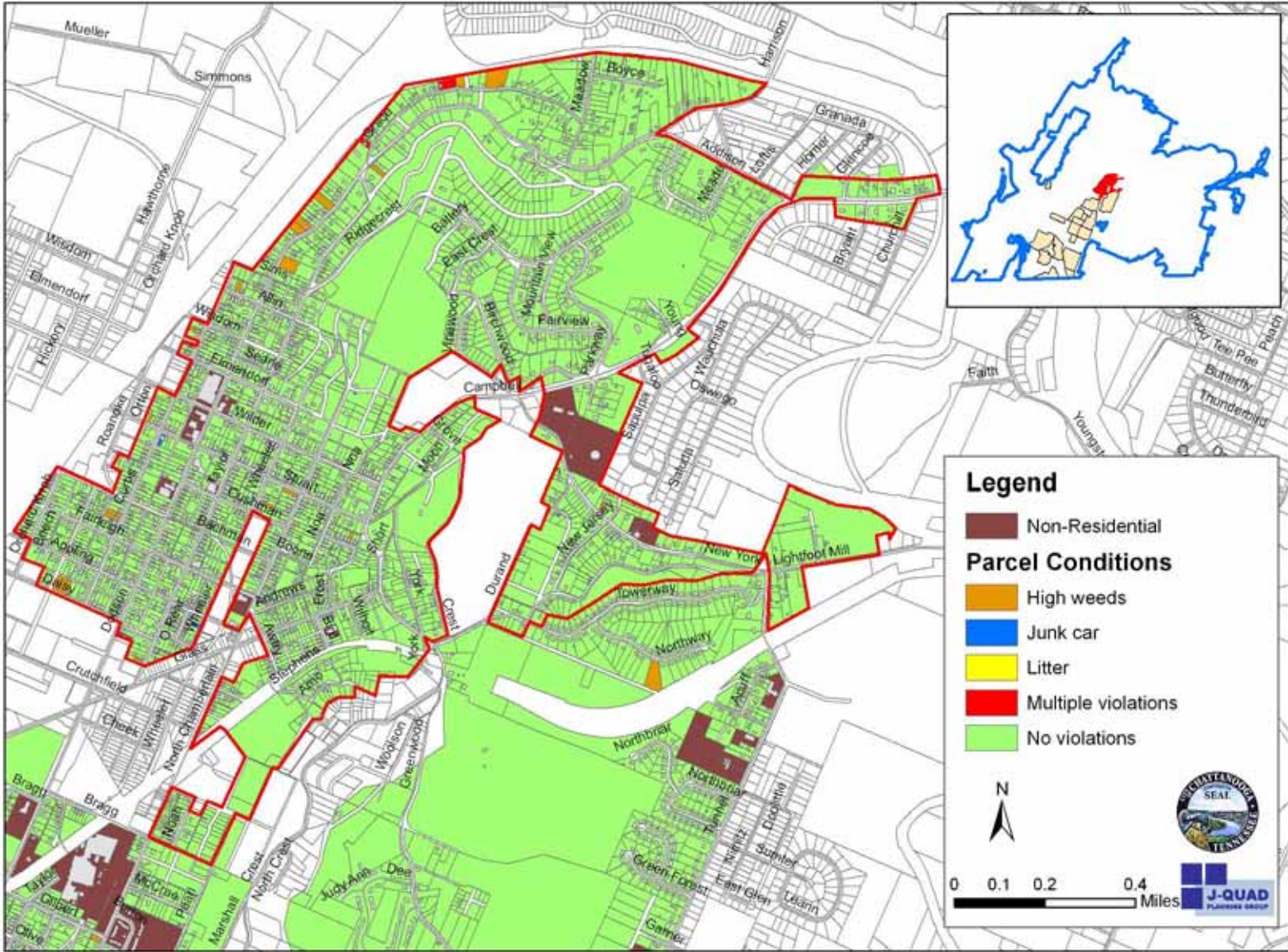
- Non-Residential
- Parcel Conditions
 - High weeds
 - Junk car
 - Litter
 - Multiple violations
 - No violations

N

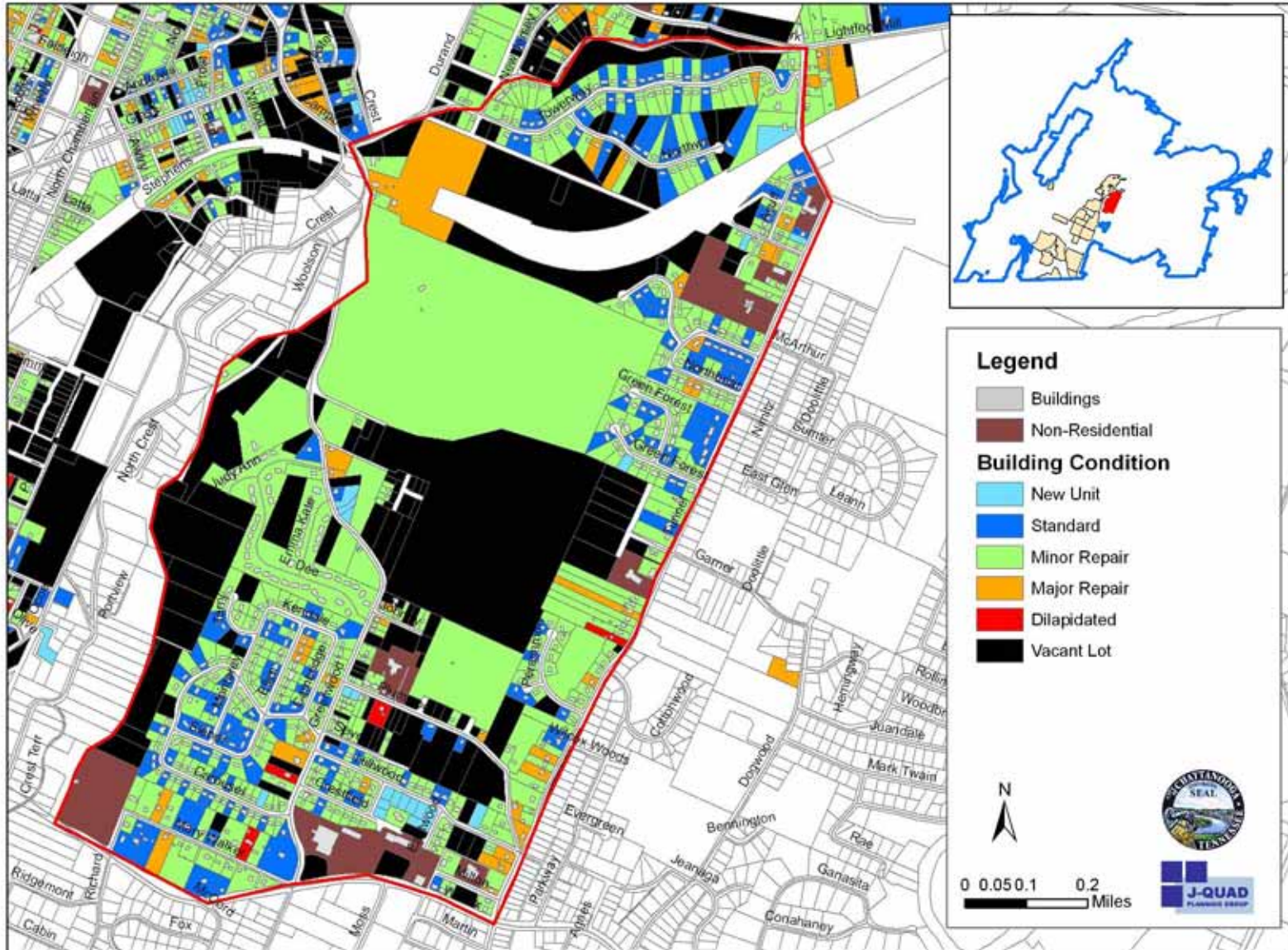
0 0.1 0.2 0.4 Miles

SEAL
SCOTTSDALE
ARIZONA

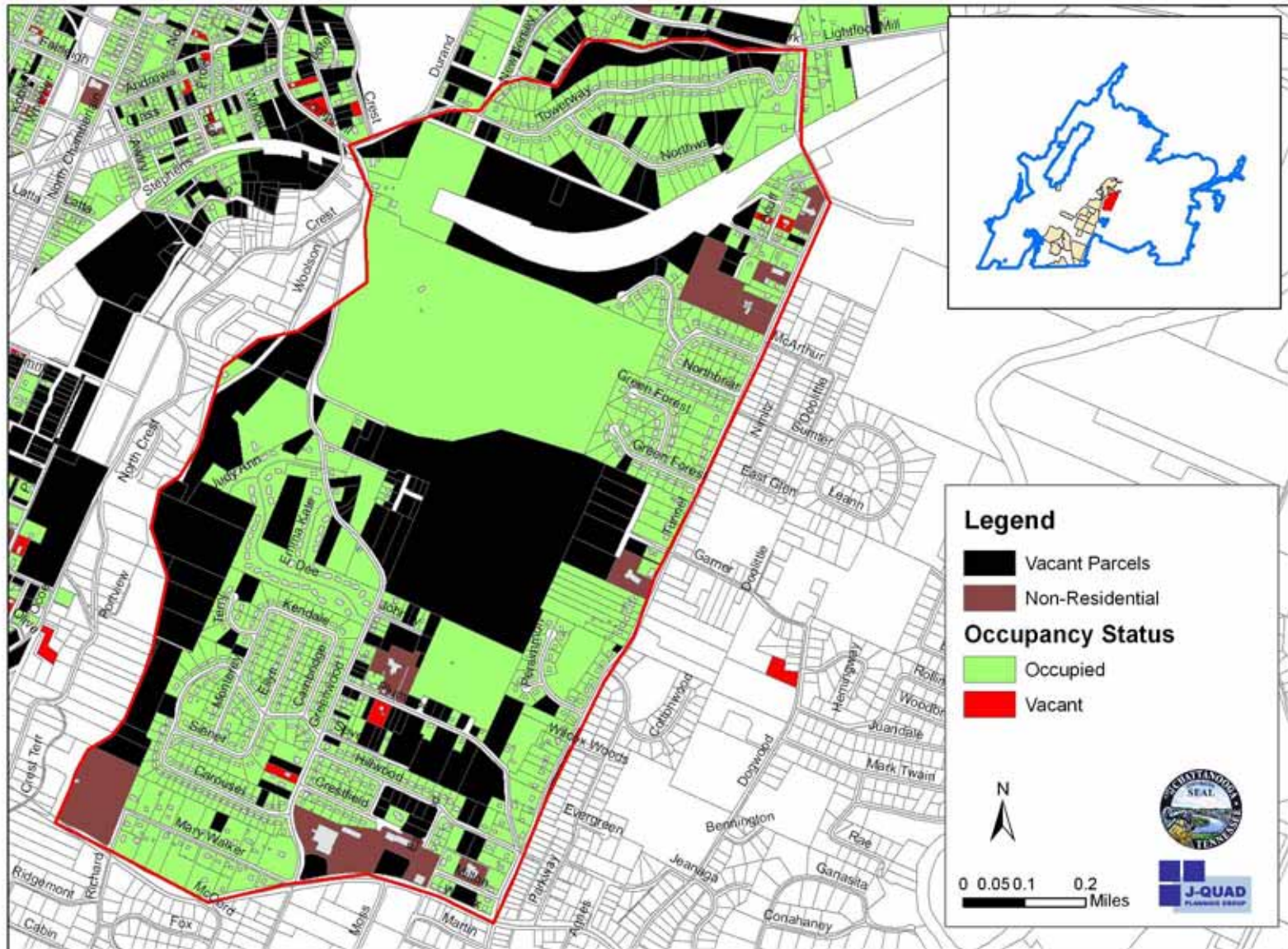
J-QUAD
PLANNING GROUP



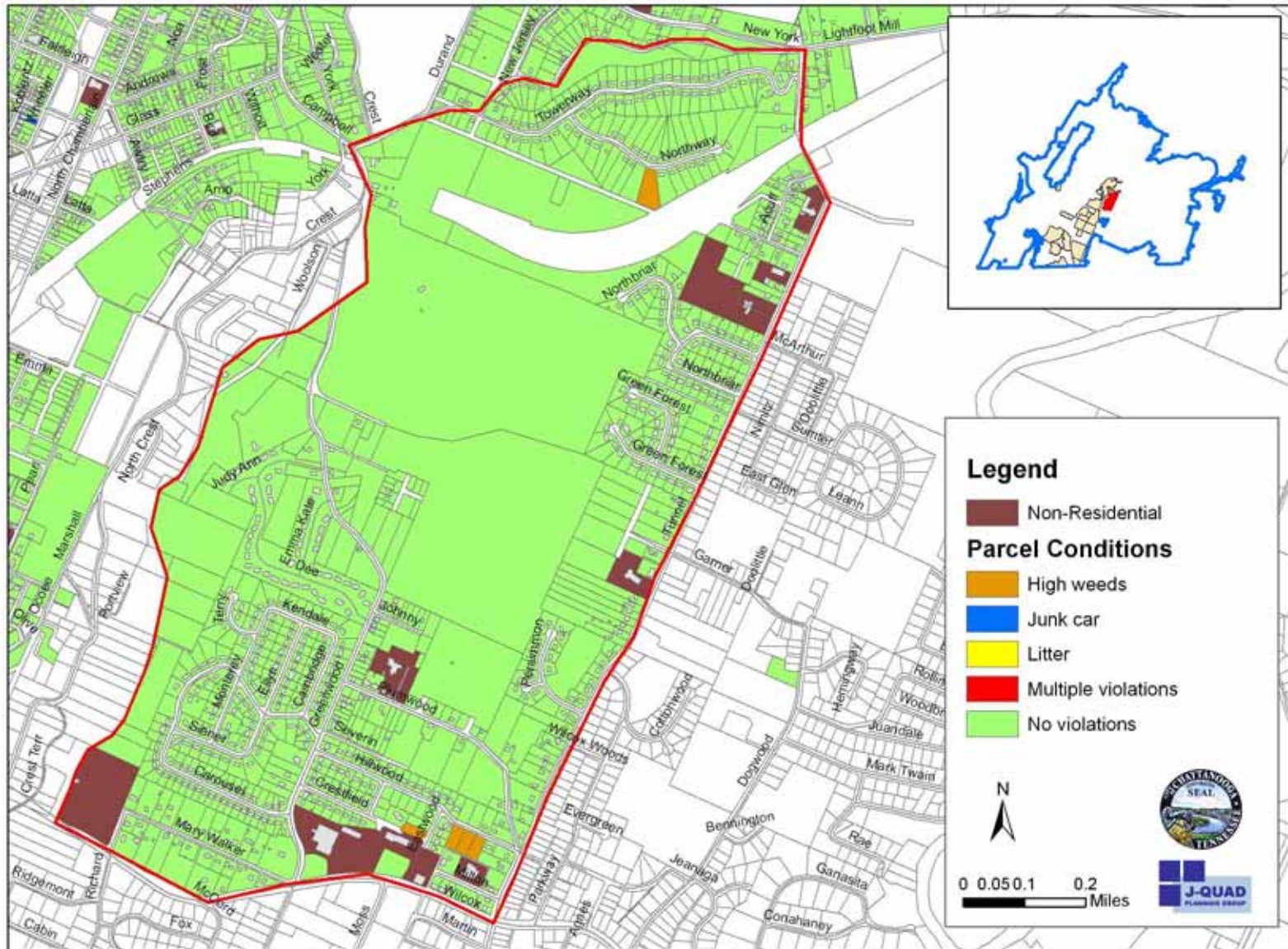
Map 8.A: Eastdale Building Conditions



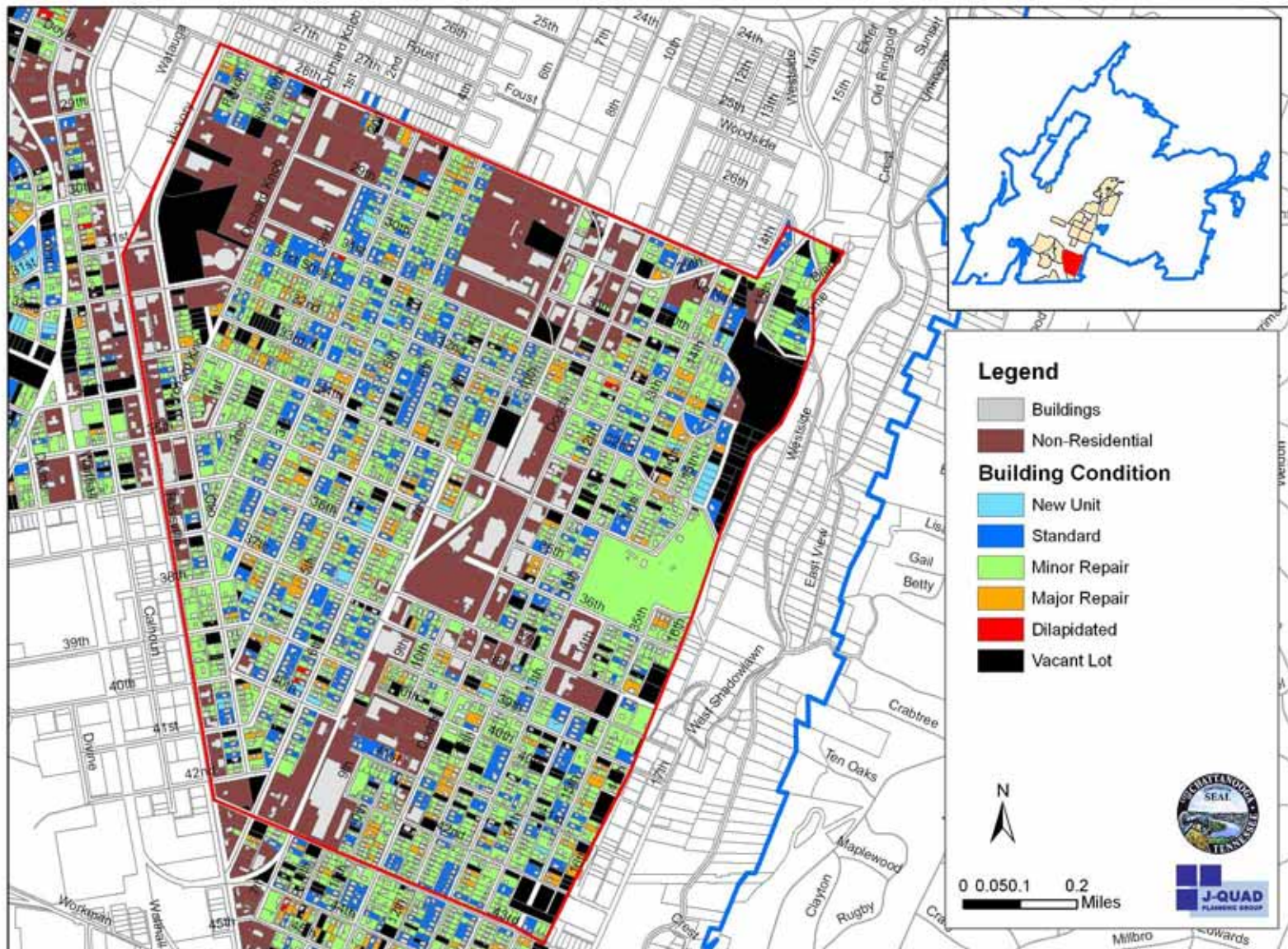
Map 8.B: Eastdale Occupancy Status



Map 8.C: Eastdale Site Conditions



Map 9.A: East Lake Building Conditions



Legend

- Vacant Parcels
- Non-Residential
- Occupied
- Vacant

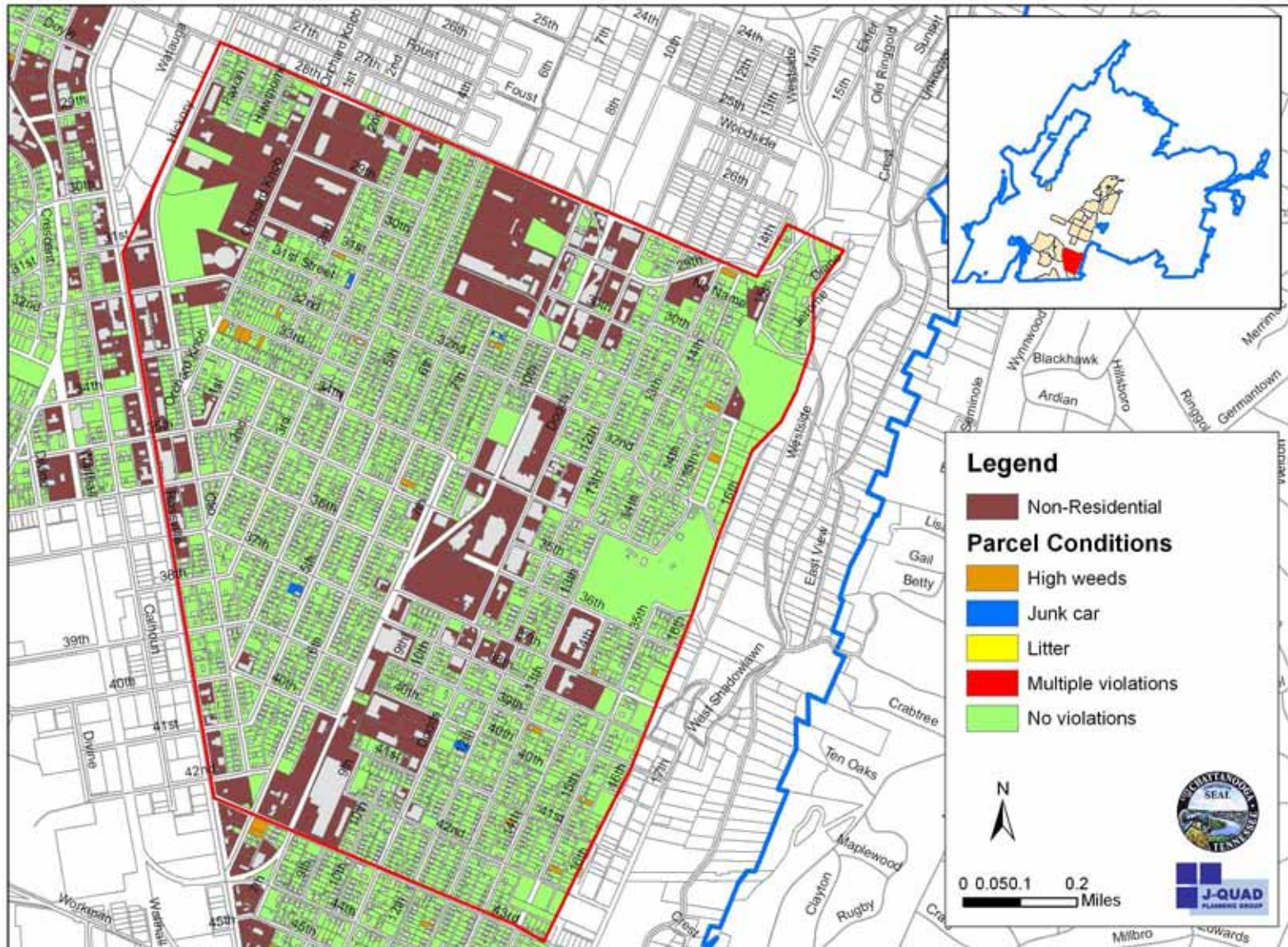
Occupancy Status

0 0.050.1 0.2 Miles

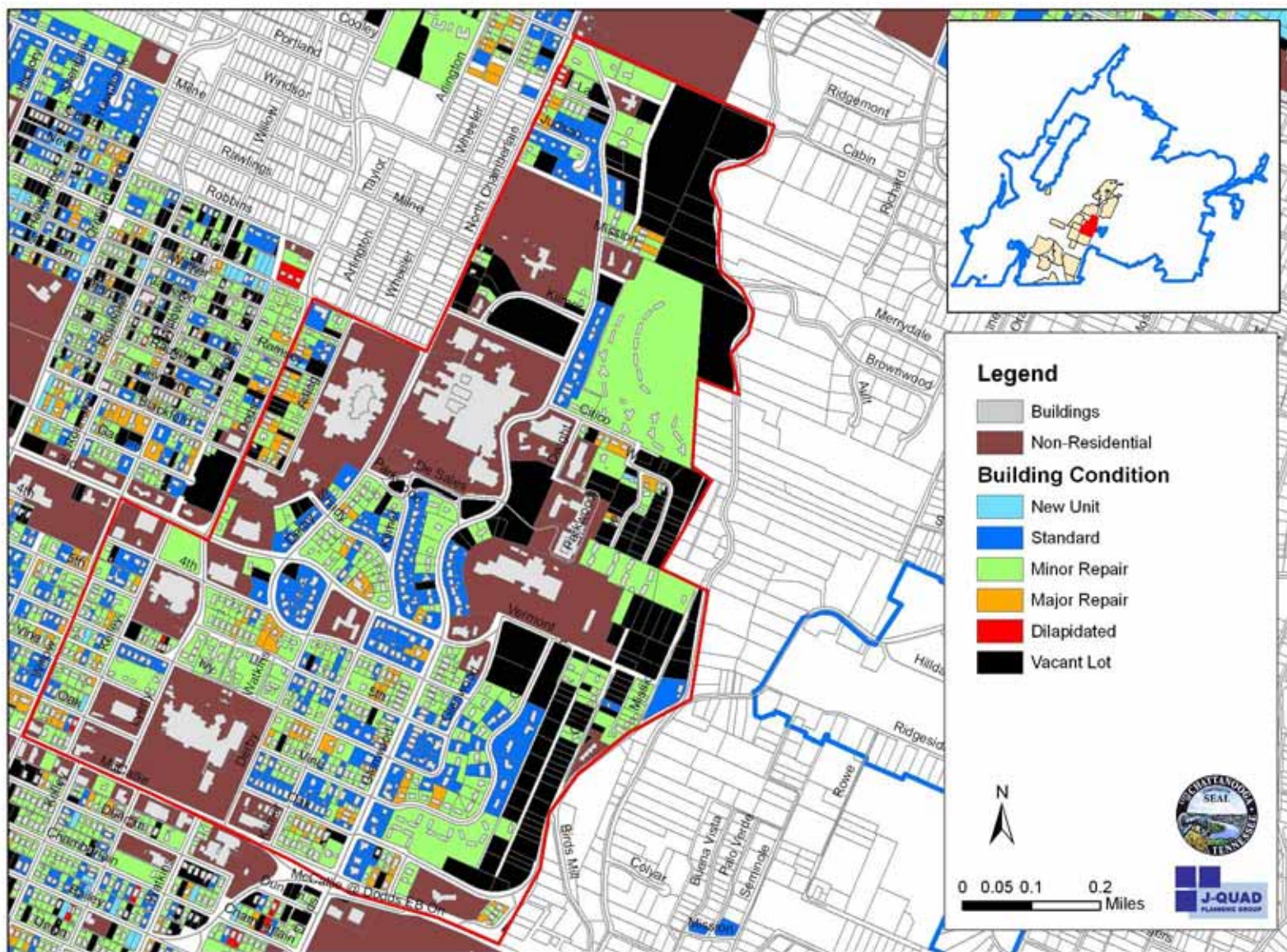
CHATTANOOGA SEAL

J-QUAD
PLANNING GROUP

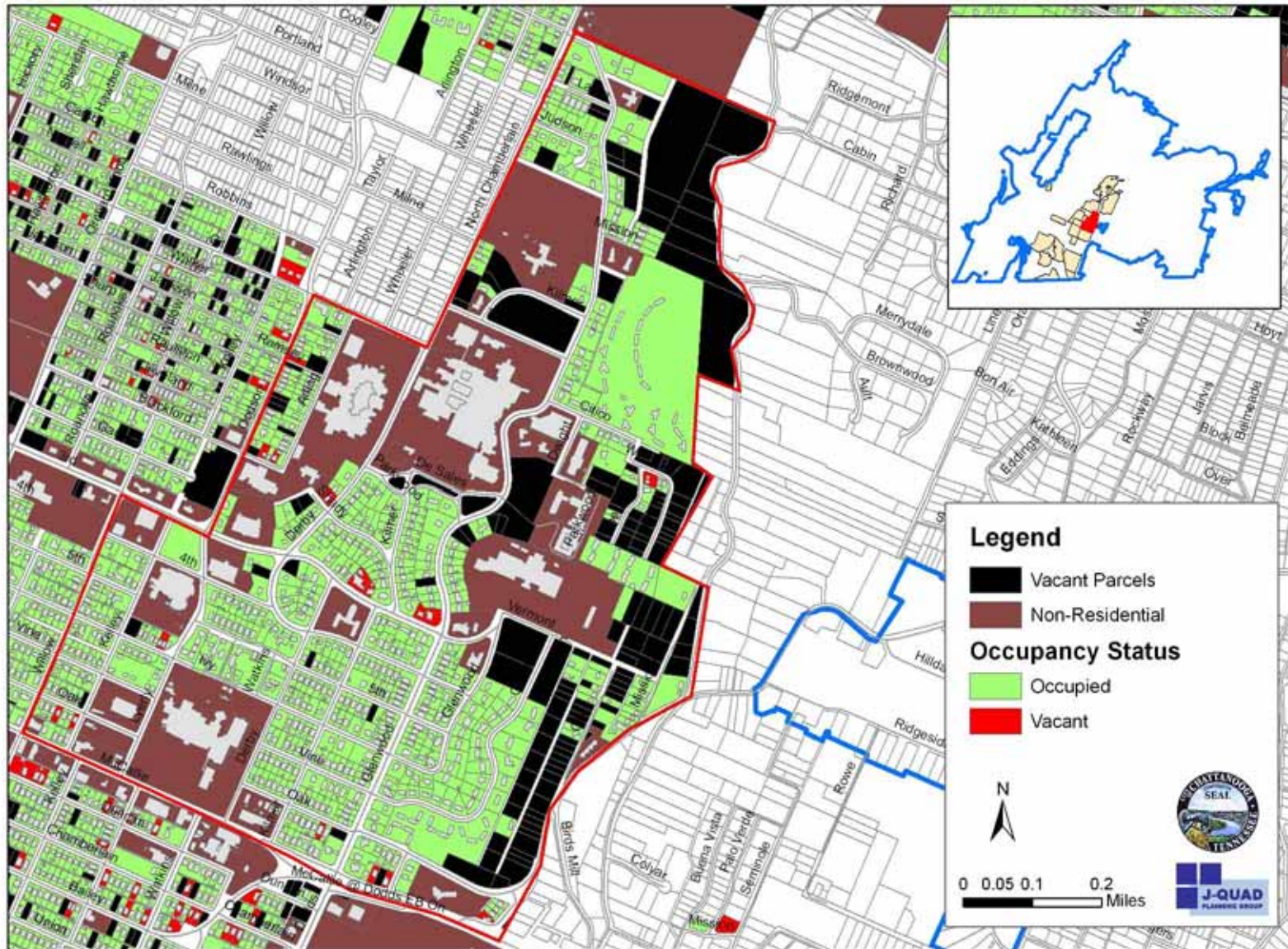
Map 9.C: East Lake Site Conditions



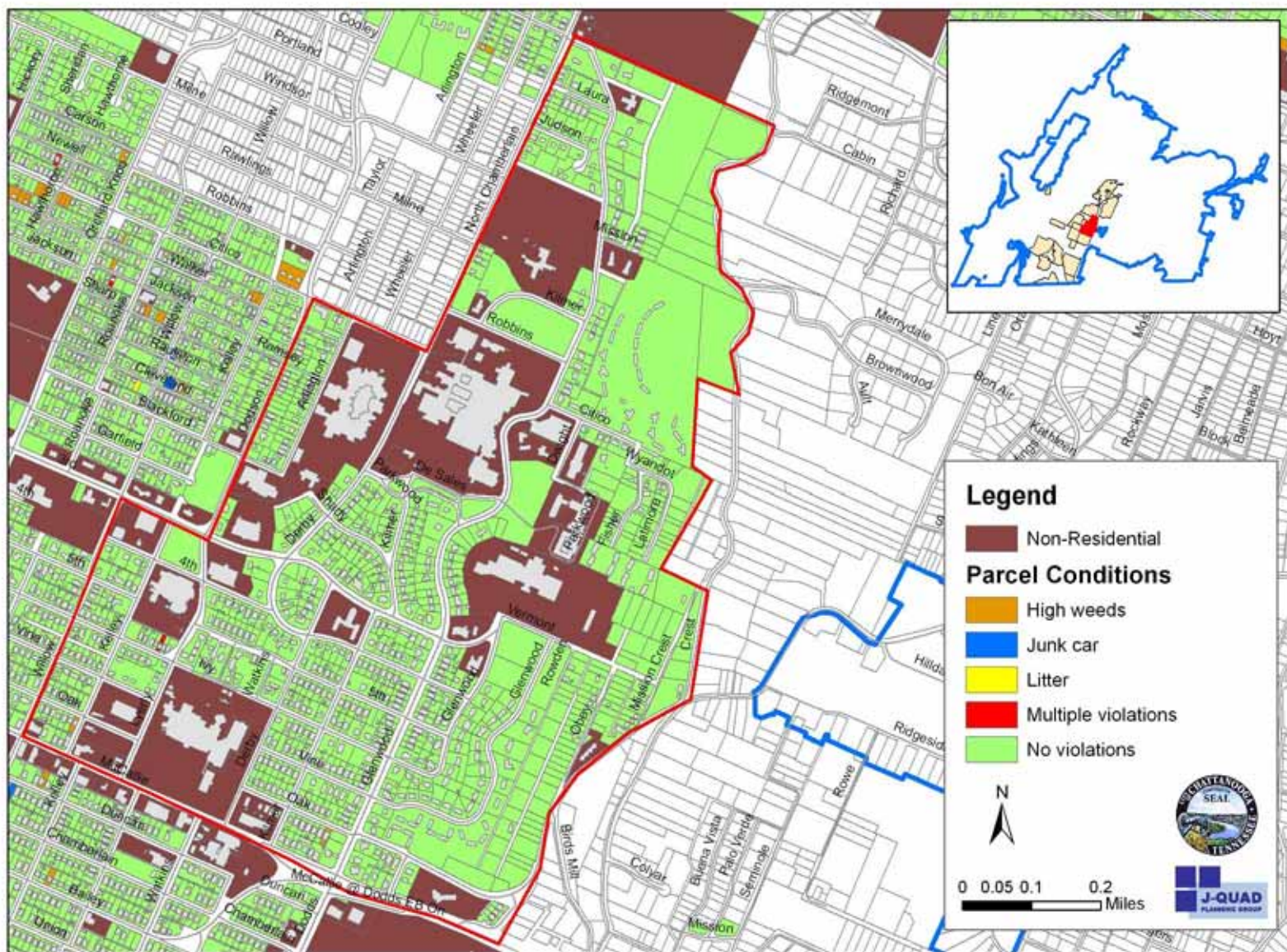
Map 10.A: Glenwood Building Conditions



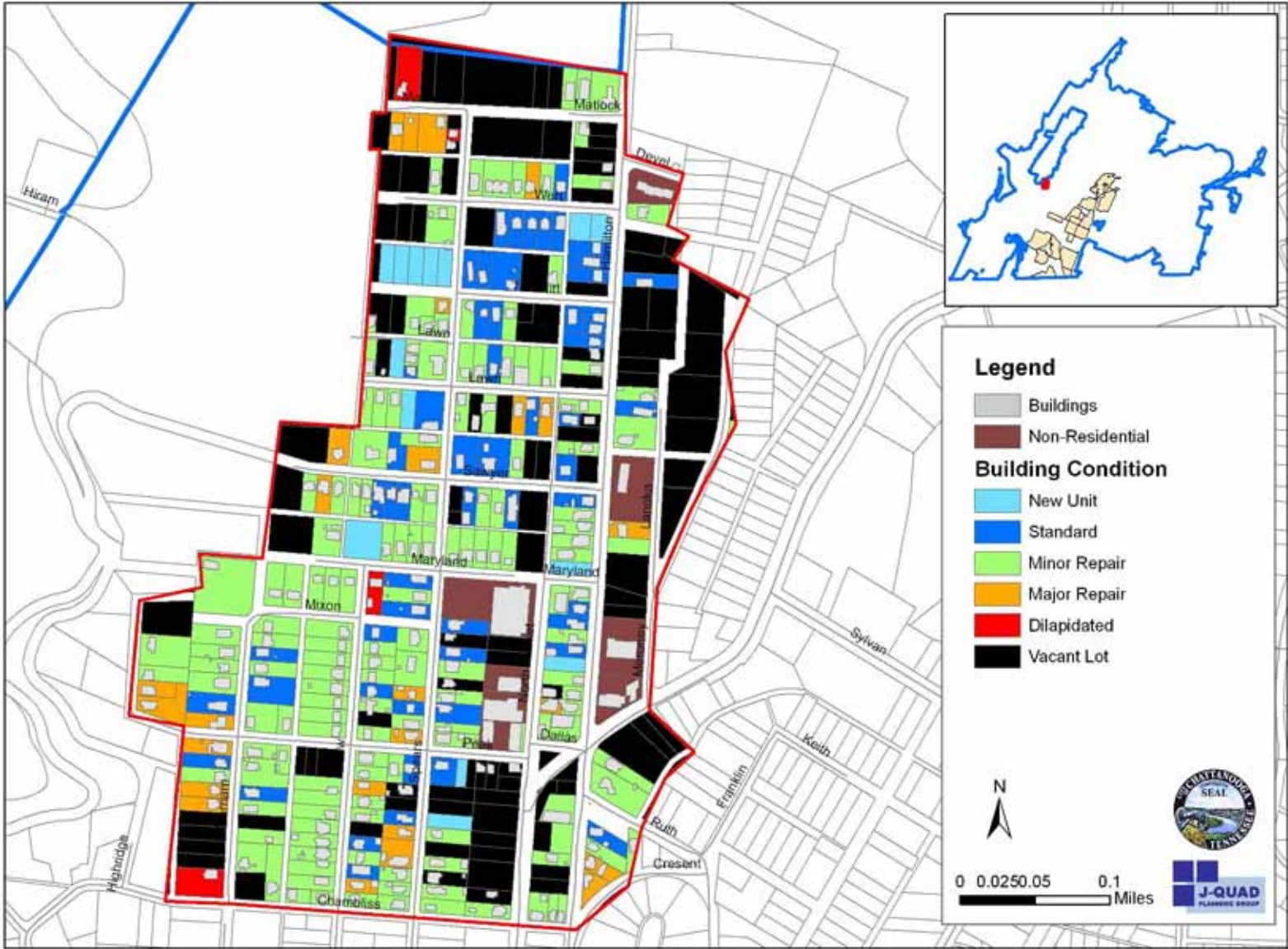
Map 10.B: Glenwood Occupancy Status



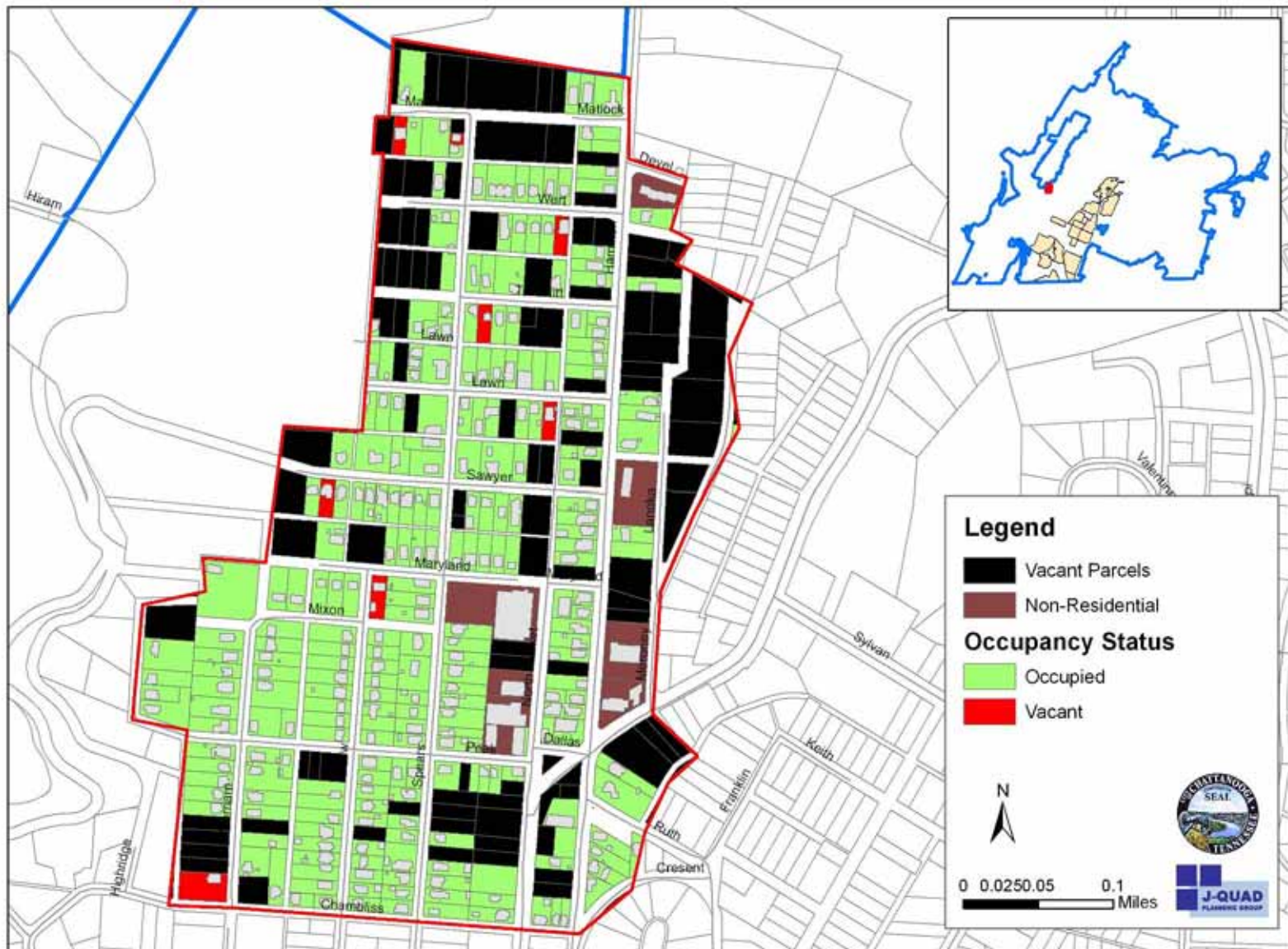
Map 10.C: Glenwood Site Conditions



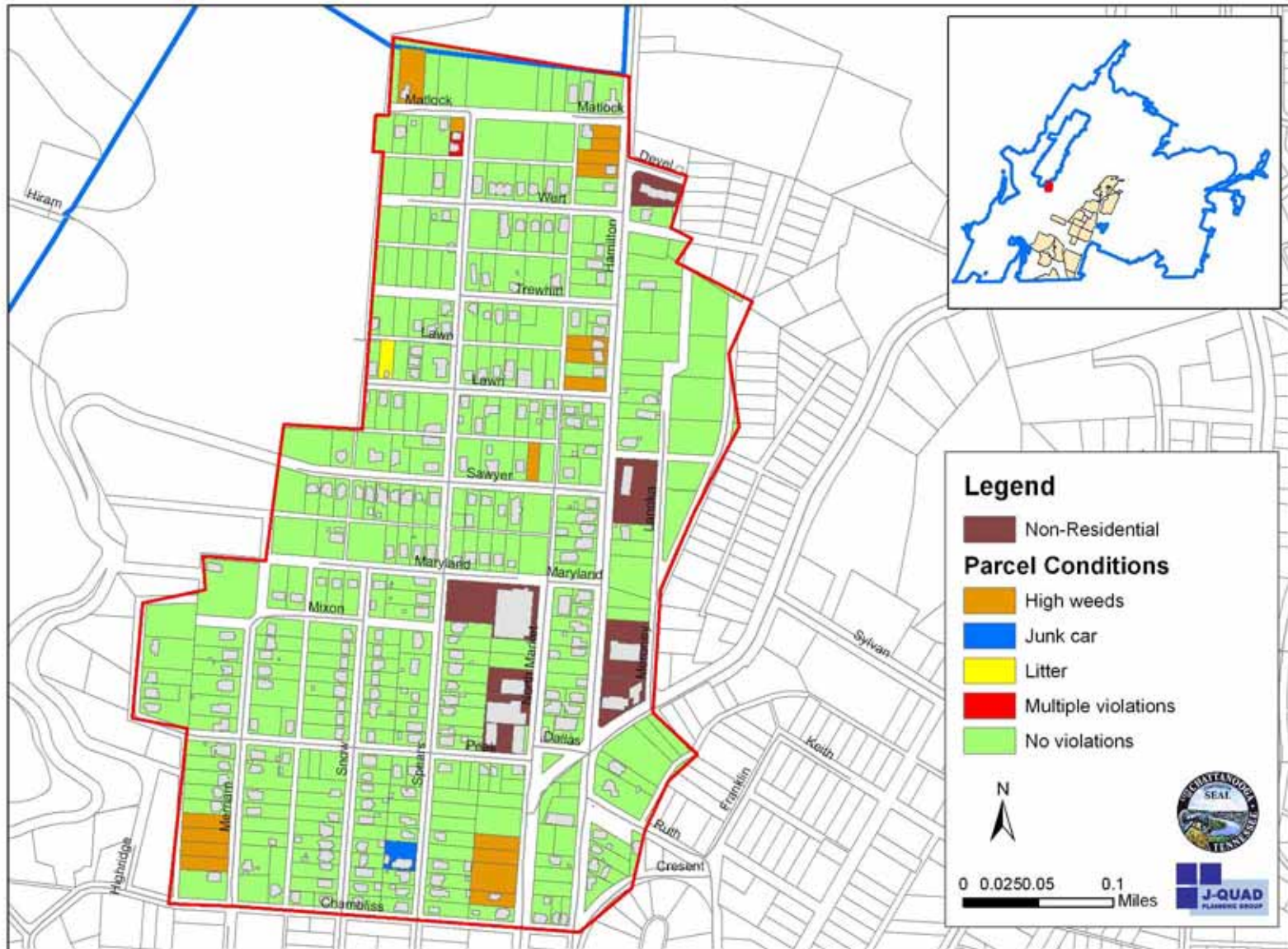
Map 11.A: Hill City Building Conditions



Map 11.B: Hill City Occupancy Status



Map 11.C: Hill City Site Conditions



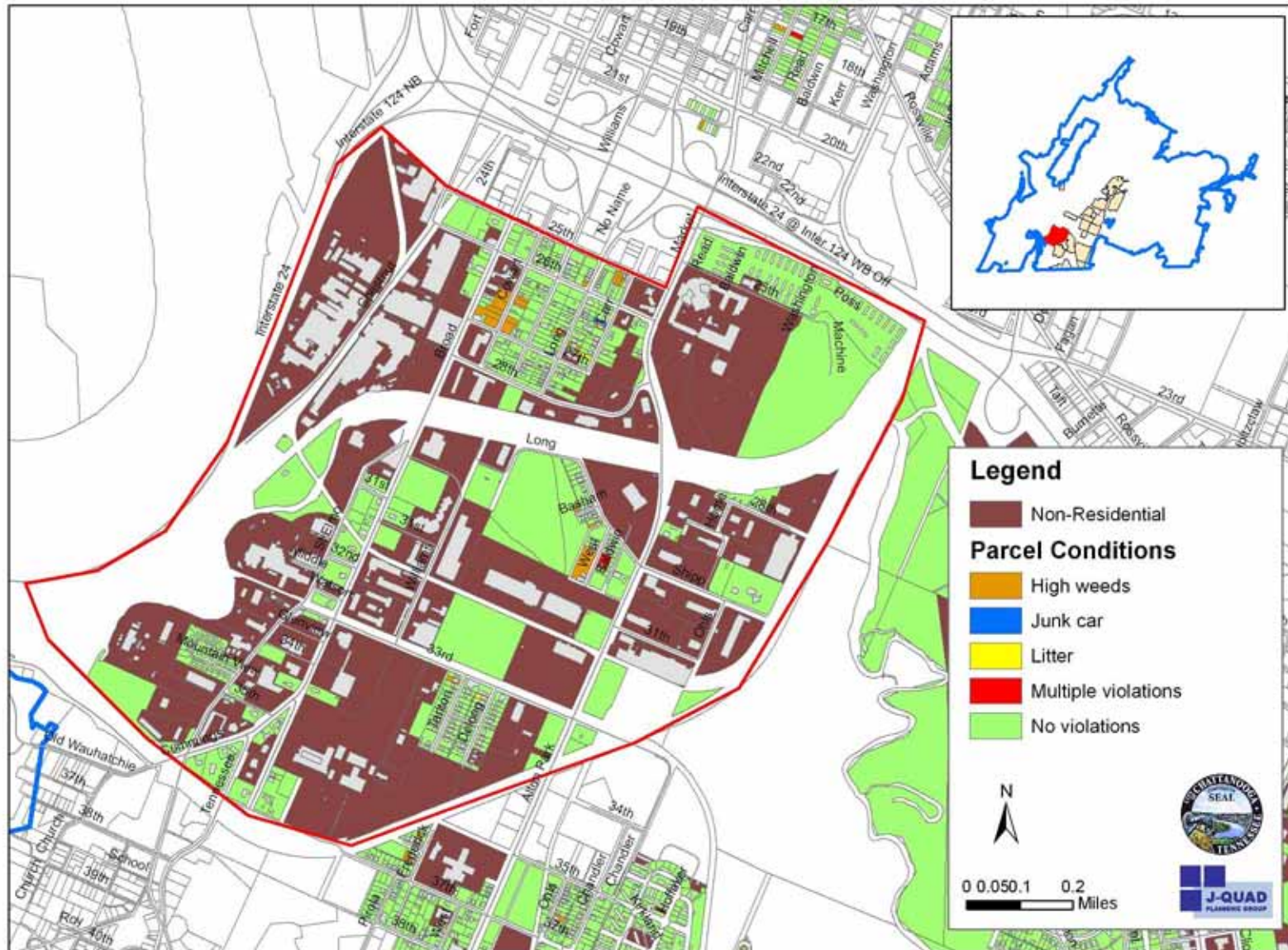
Map 12.A: Howard Building Conditions



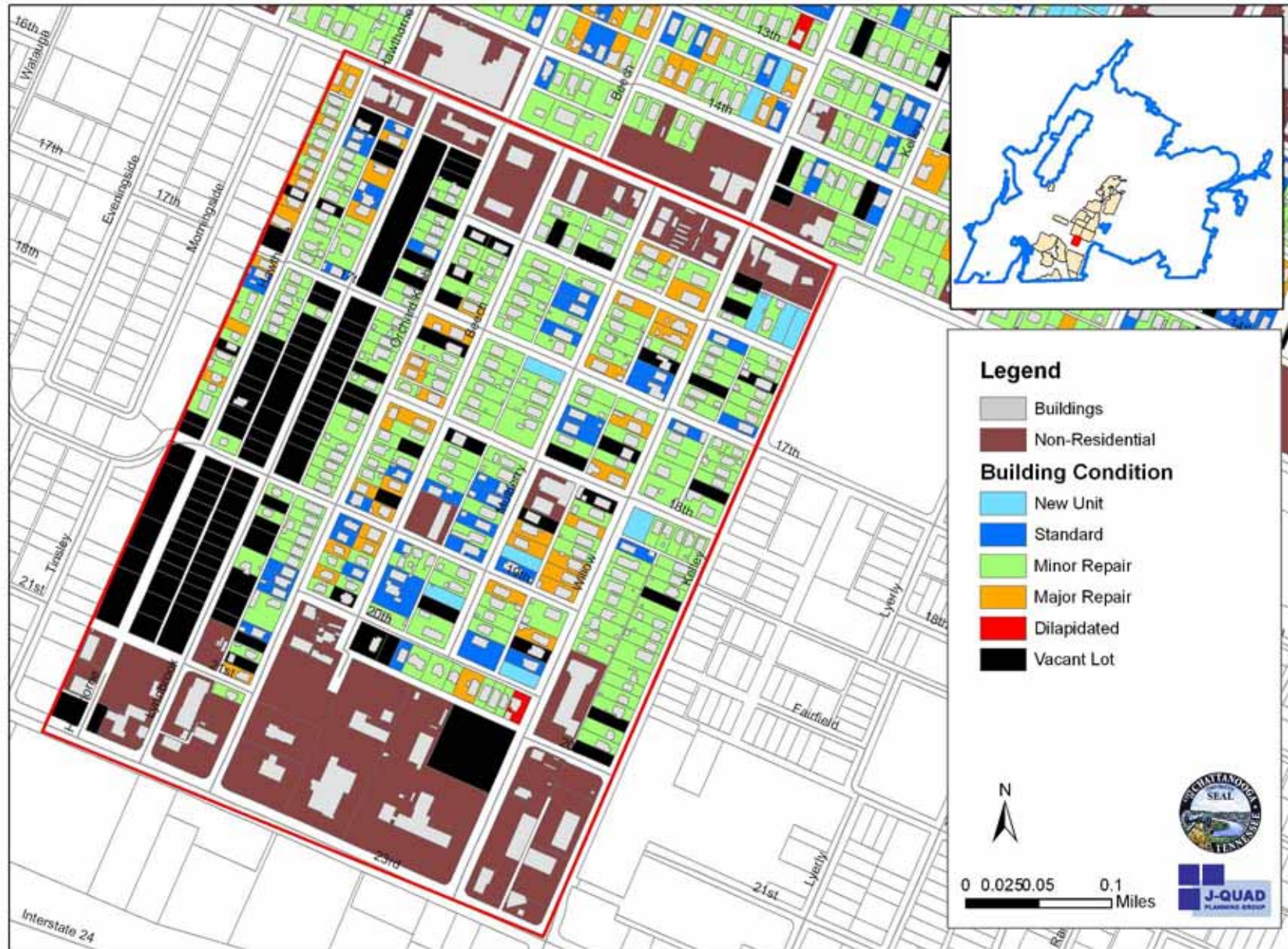
Map 12.B: Howard Occupancy Status



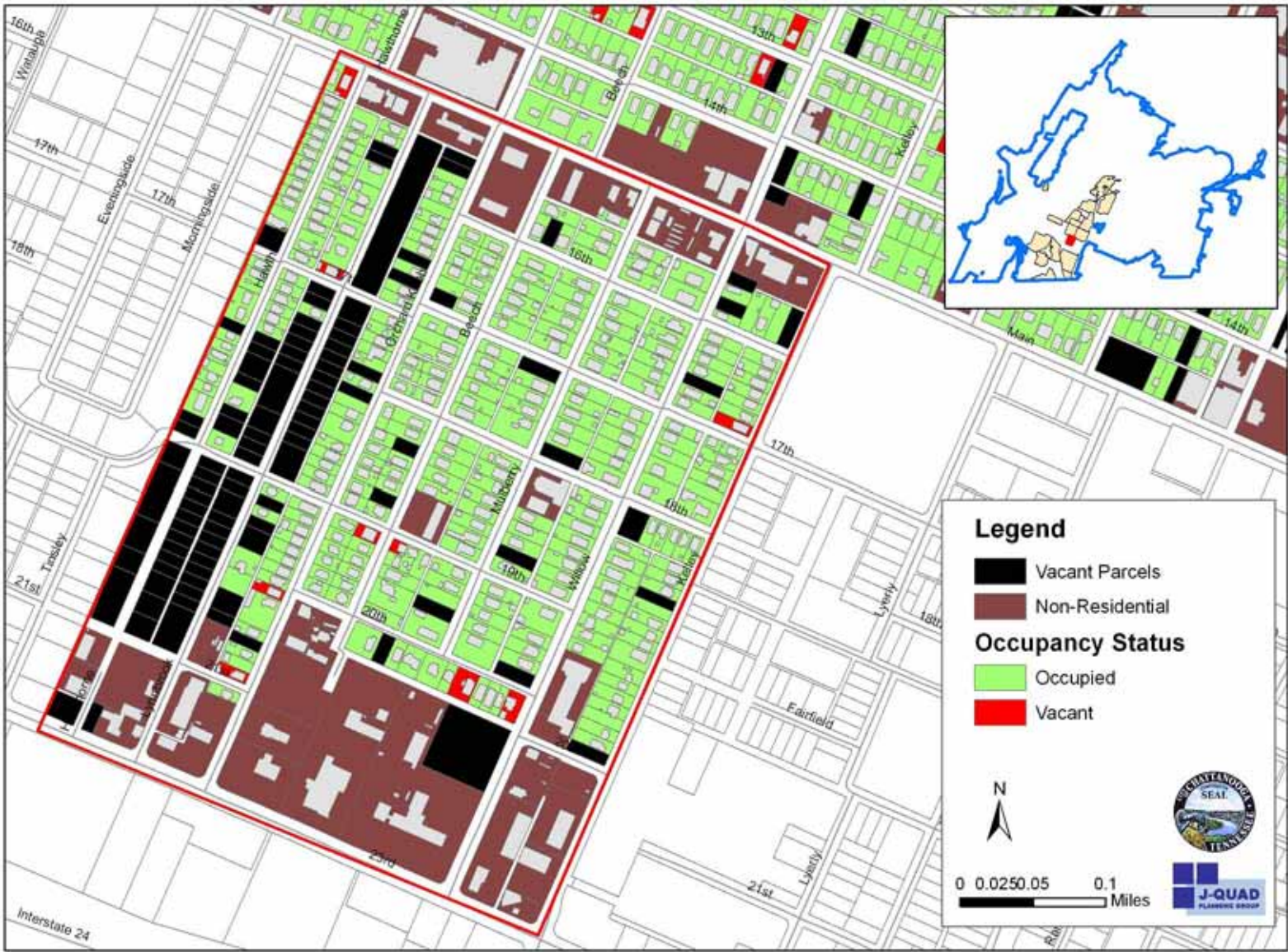
Map 12.C: Howard Site Conditions



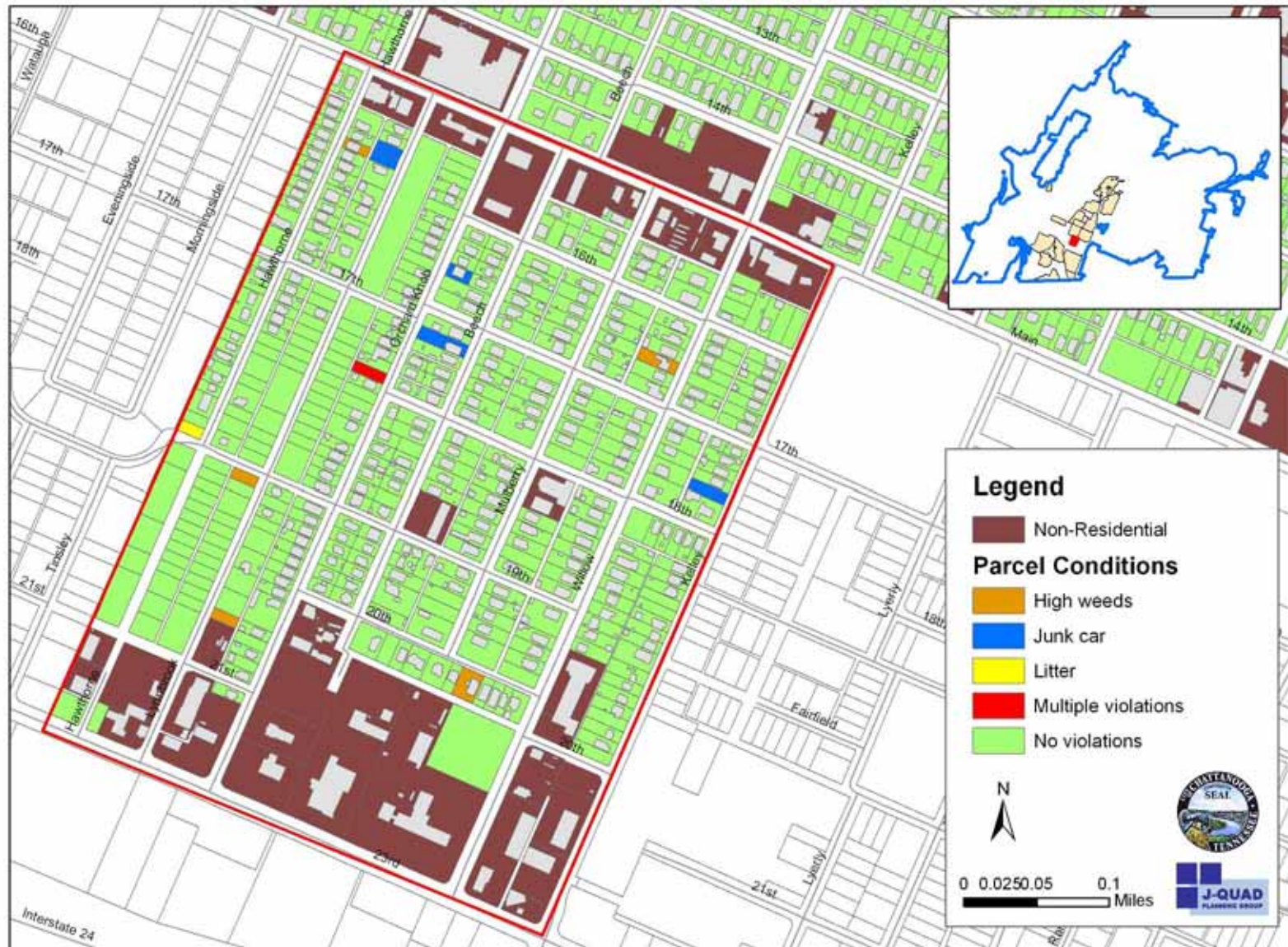
Map 13.A: Oak Grove Building Conditions



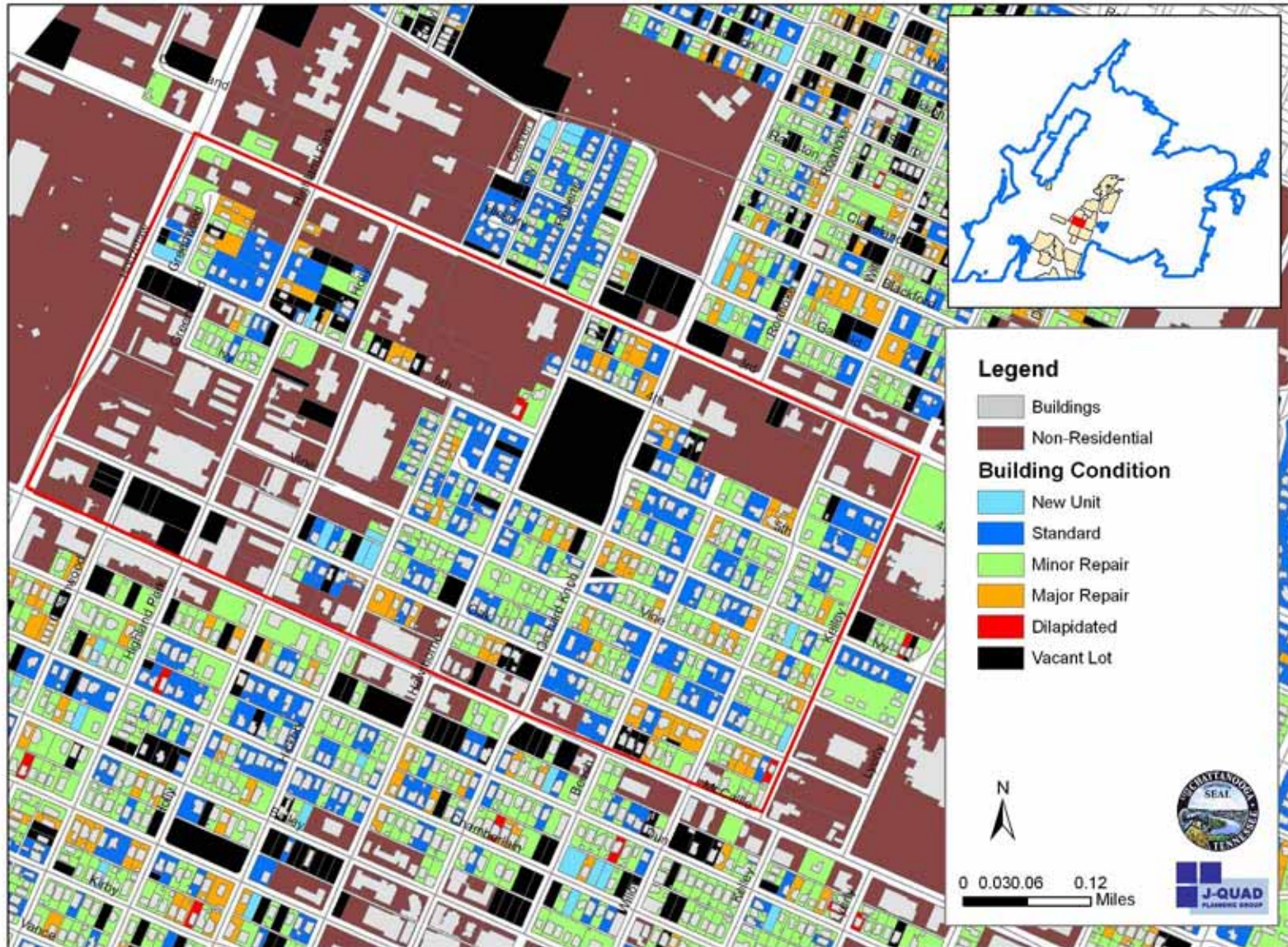
Map 13.B: Oak Grove Occupancy Status



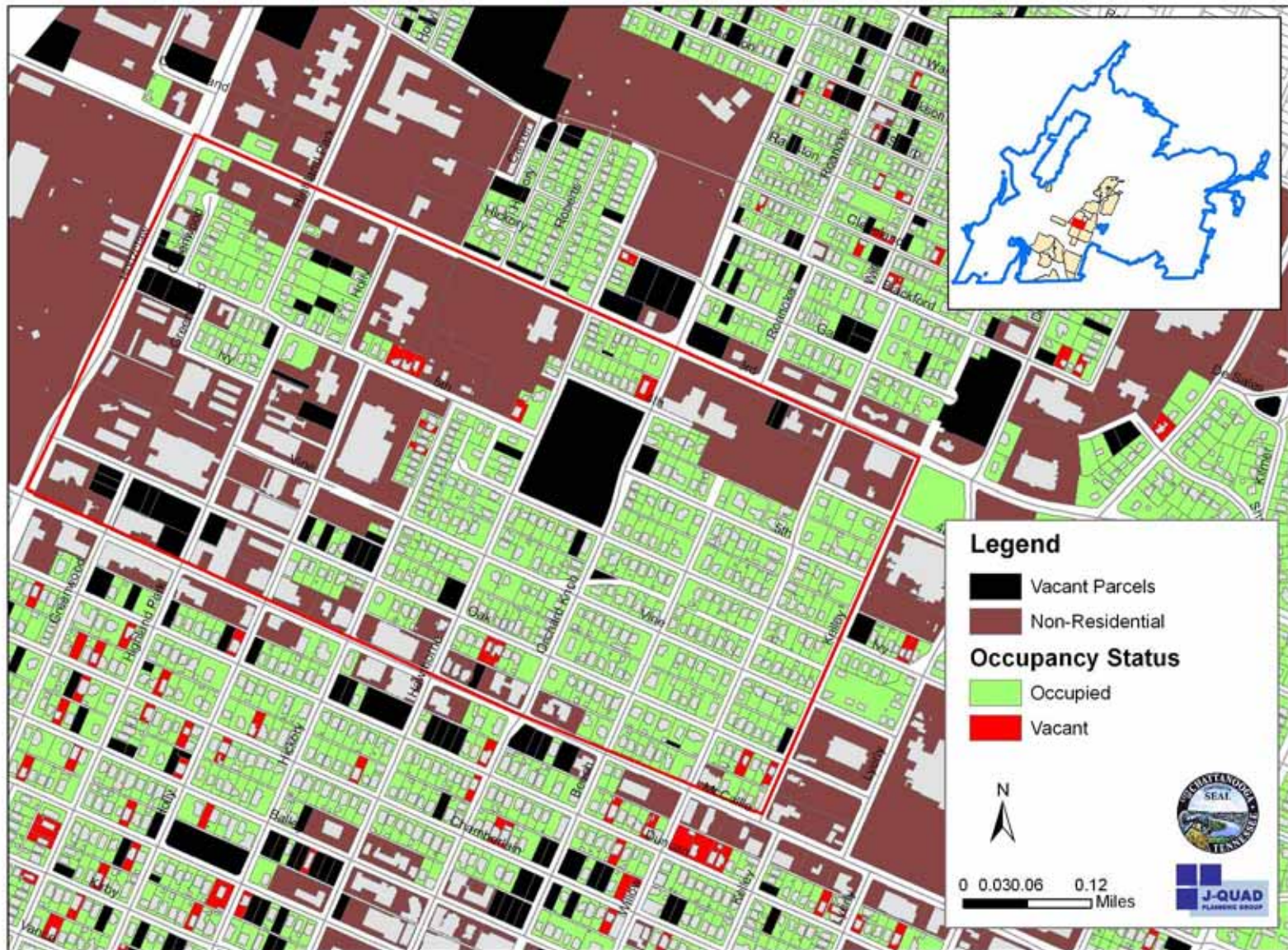
Map 13.C: Oak Grove Site Conditions



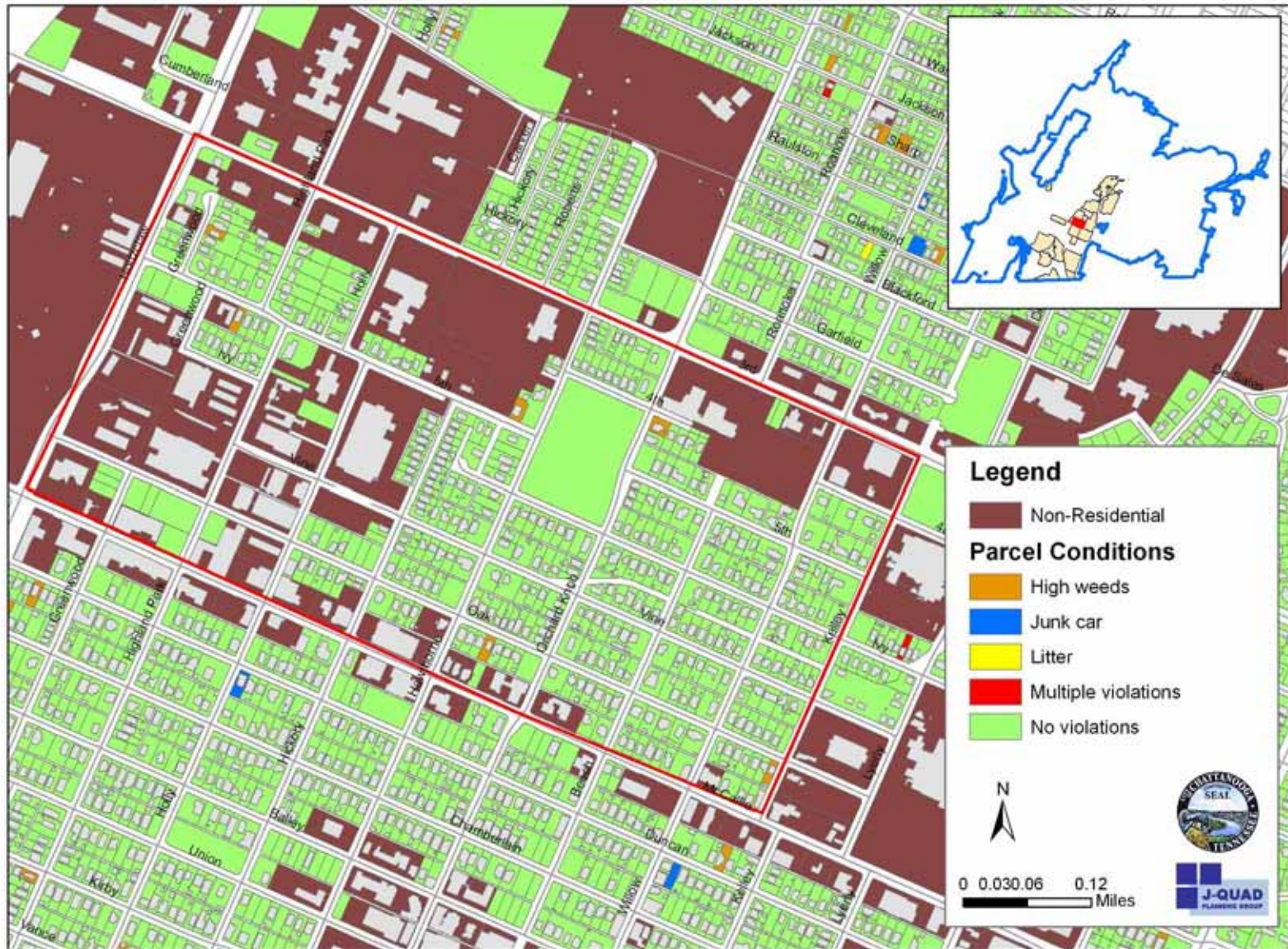
Map 14.A: Orchard Knob Building Conditions



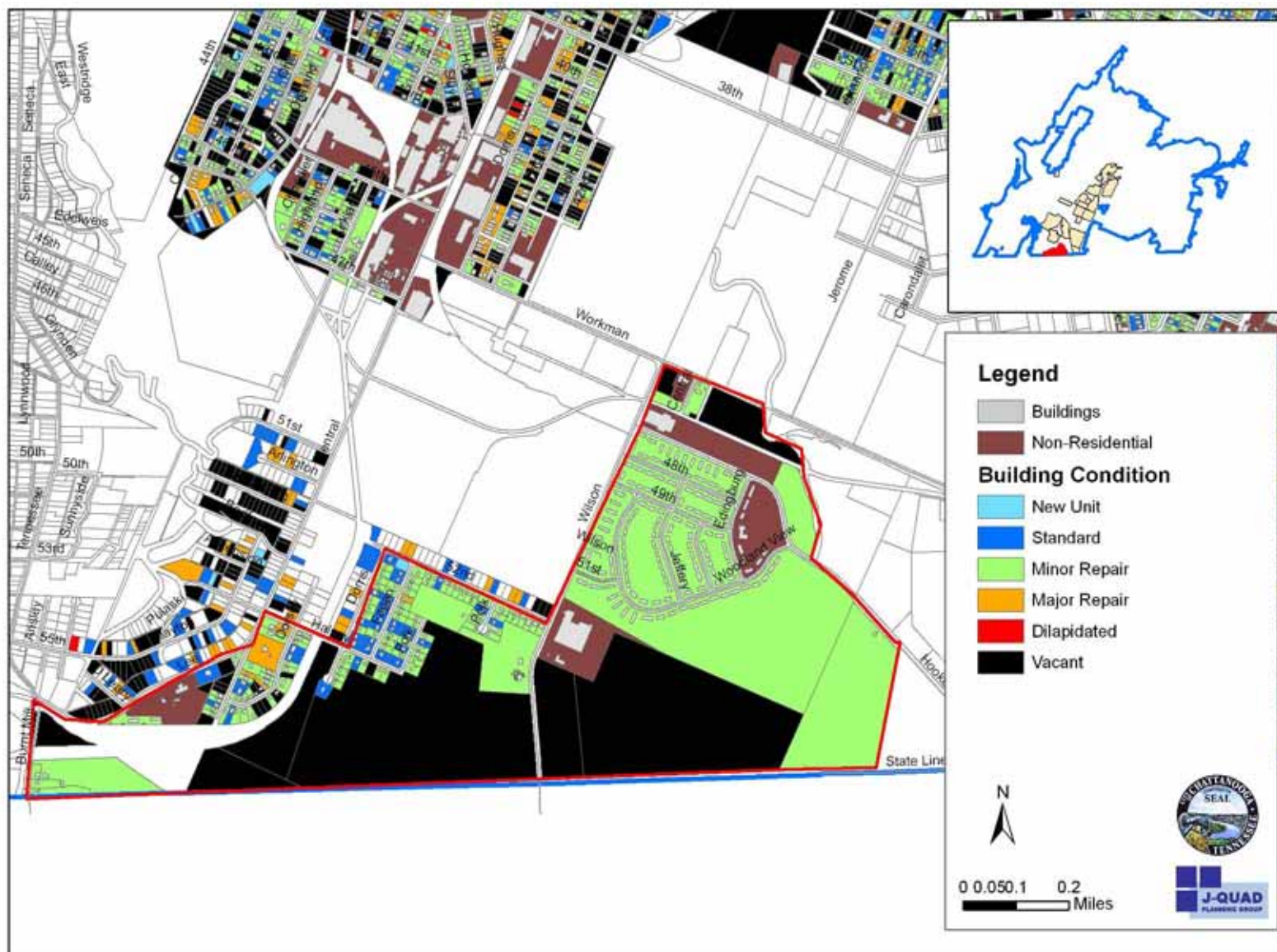
Map 14.B: Orchard Knob Occupancy Status



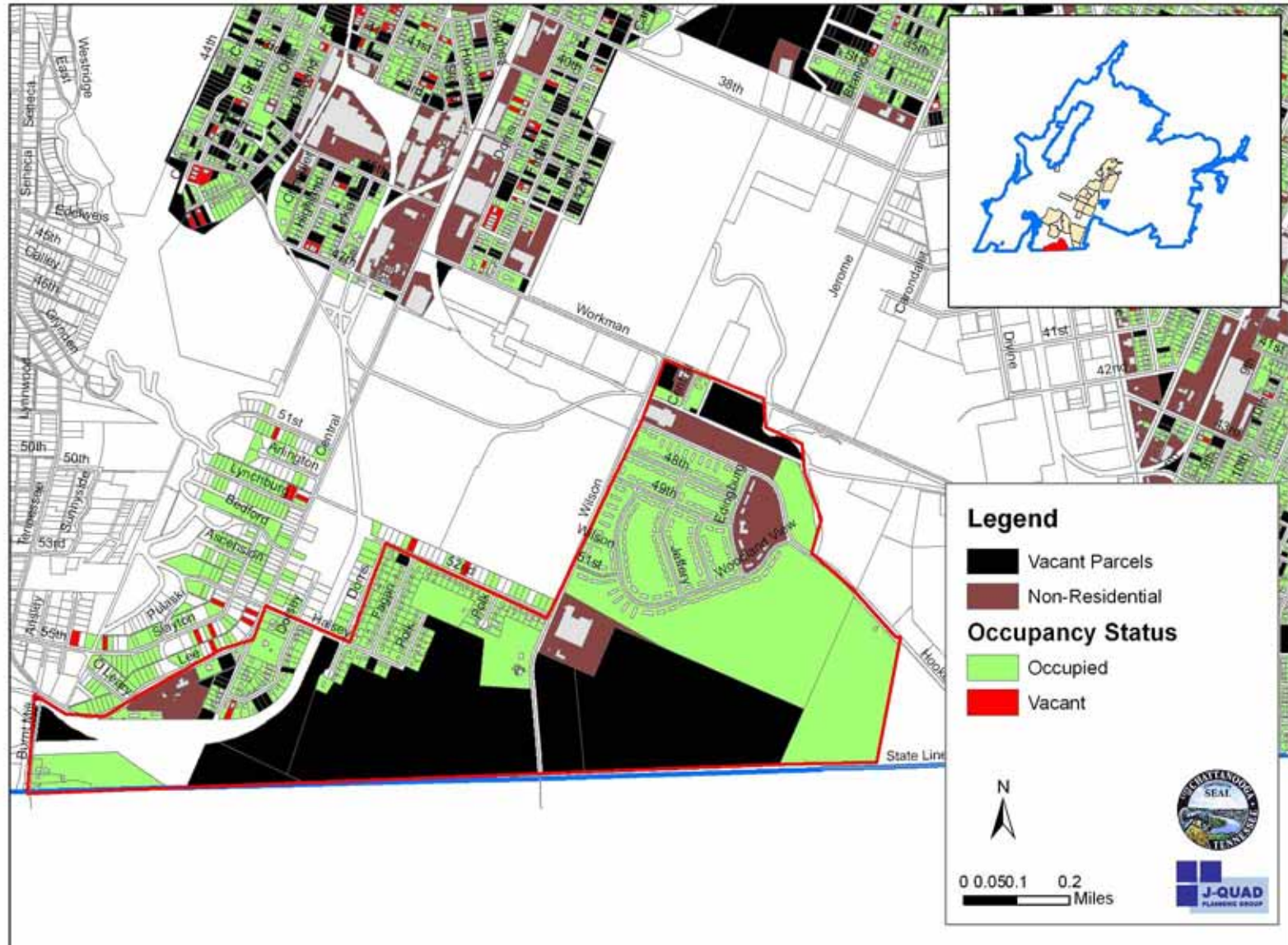
Map 14.C: Orchard Knob Site Conditions



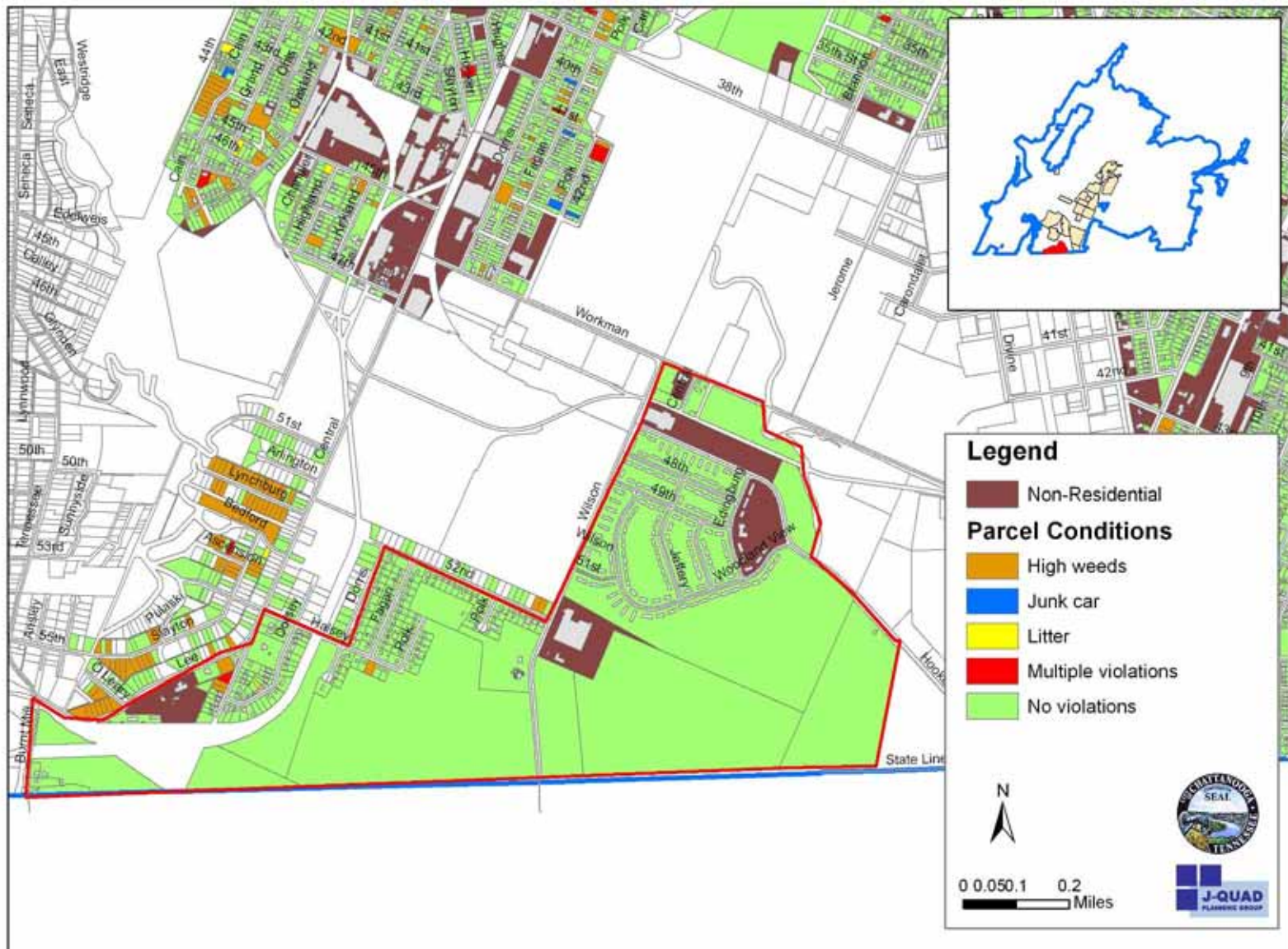
Map 15.A: Piney Woods Building Conditions



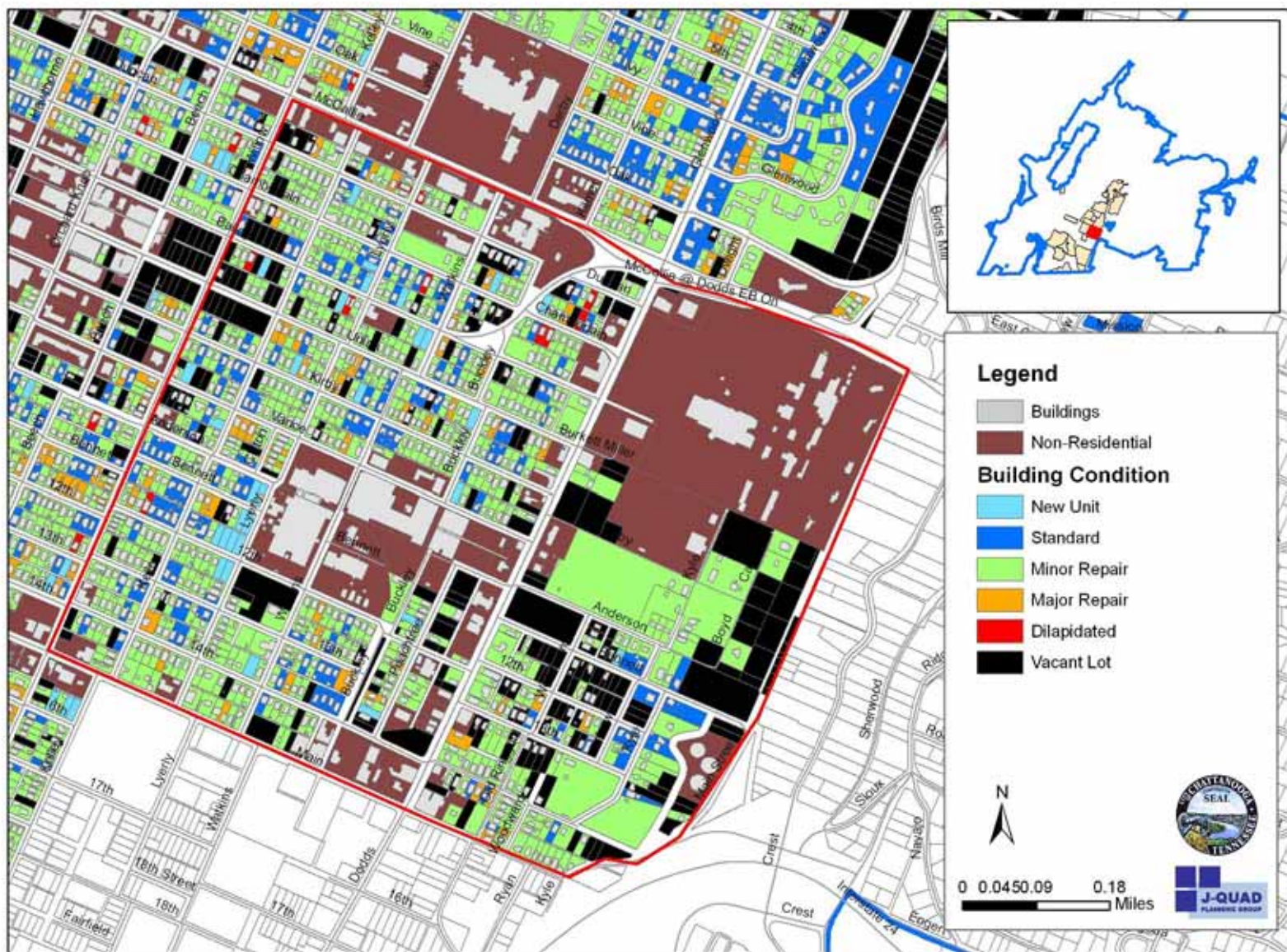
Map 15.B: Piney Woods Occupancy Status



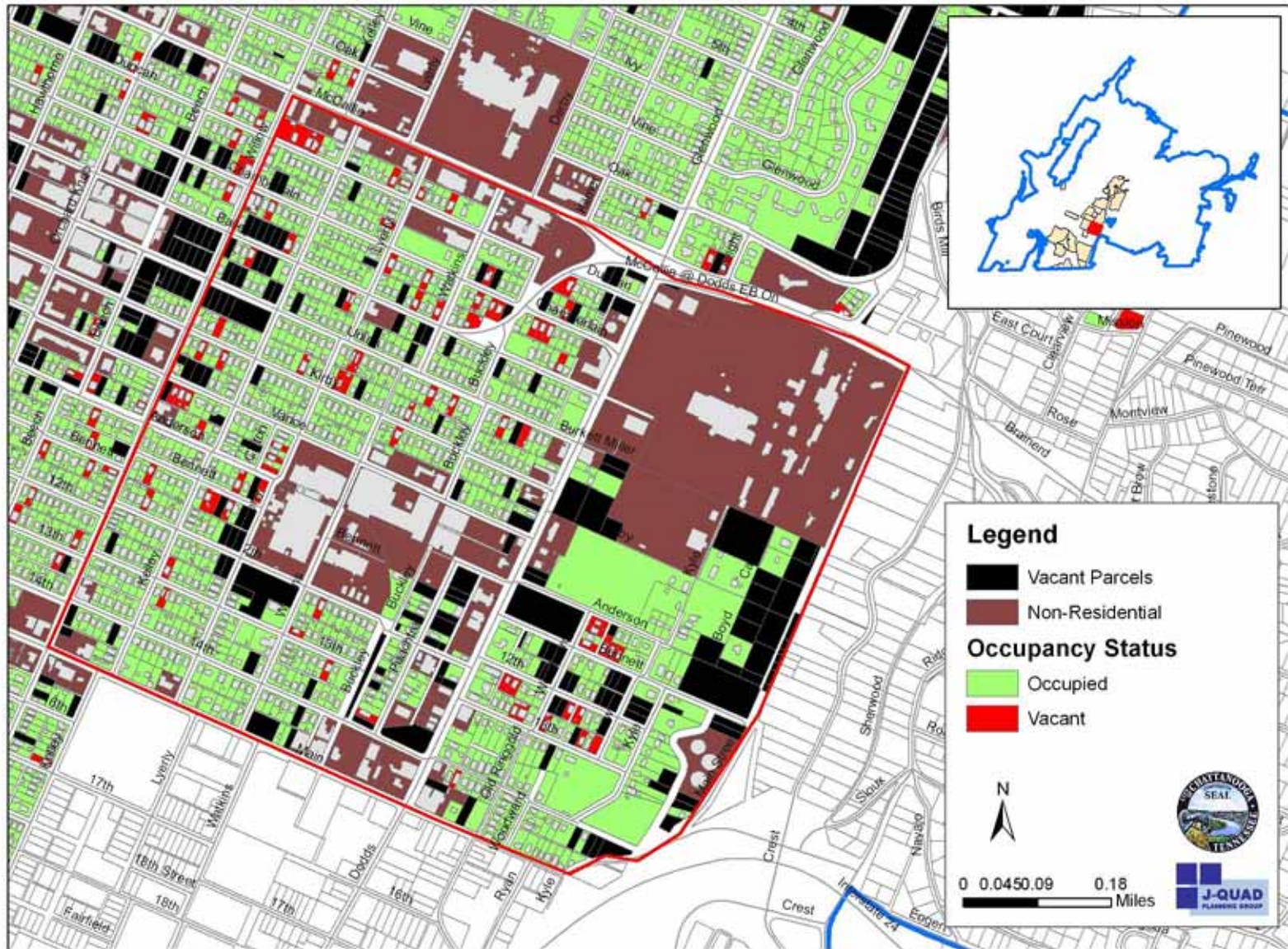
Map 15.C: Piney Woods Site Conditions



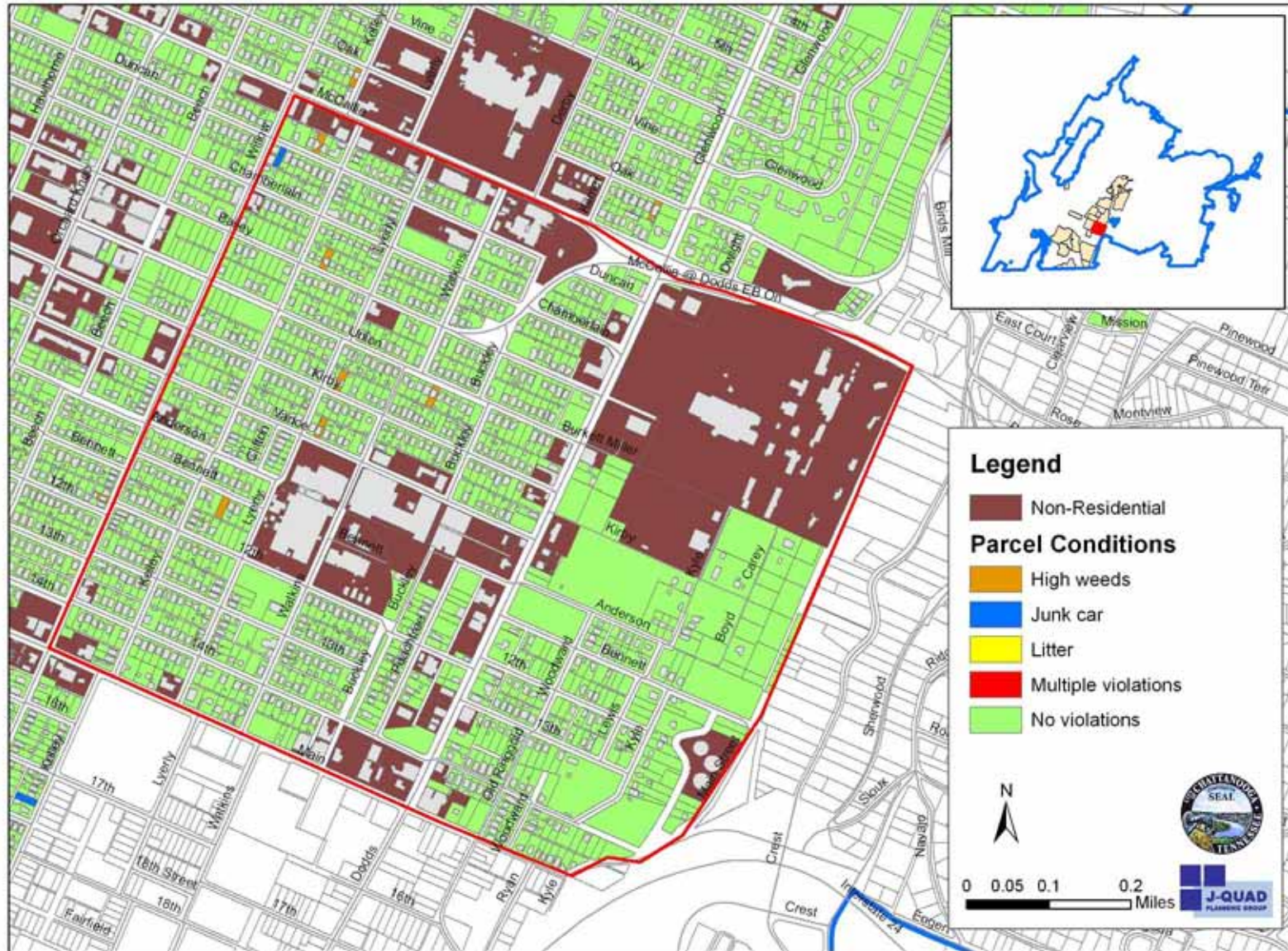
Map 16.A: Ridgedale Building Conditions



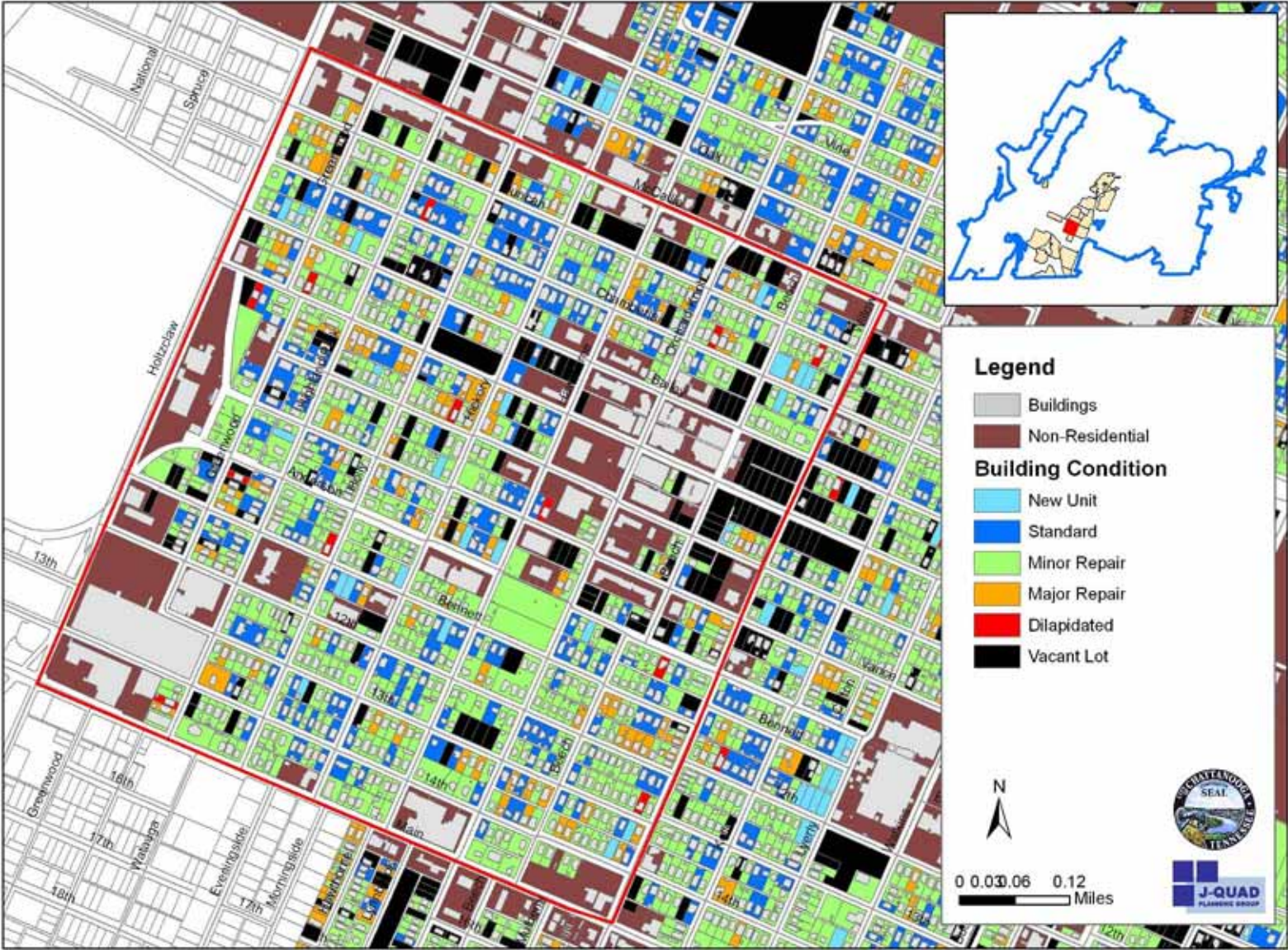
Map 16.B: Ridgedale Occupancy Status



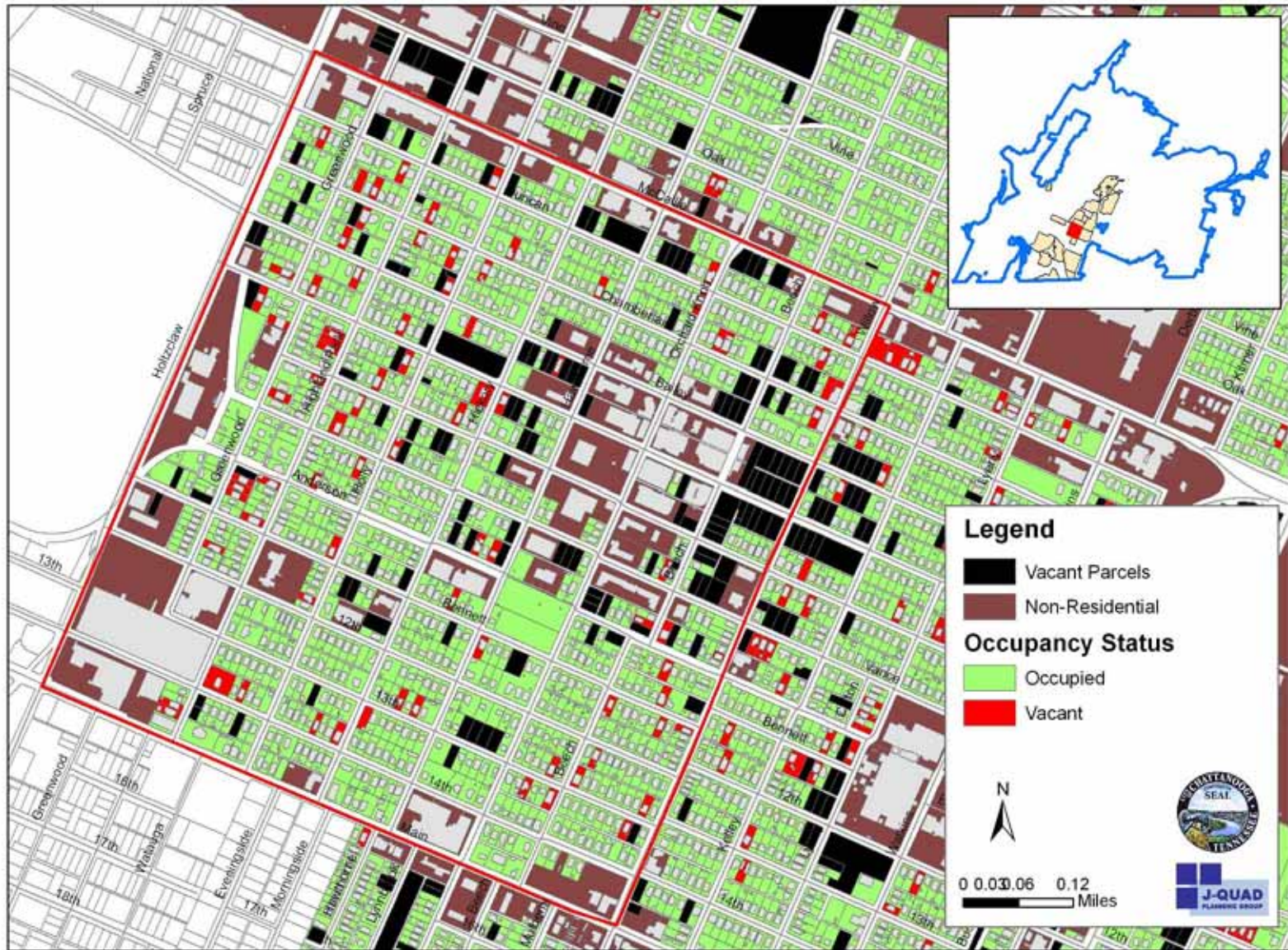
Map 16.C Ridgedale Site Conditions



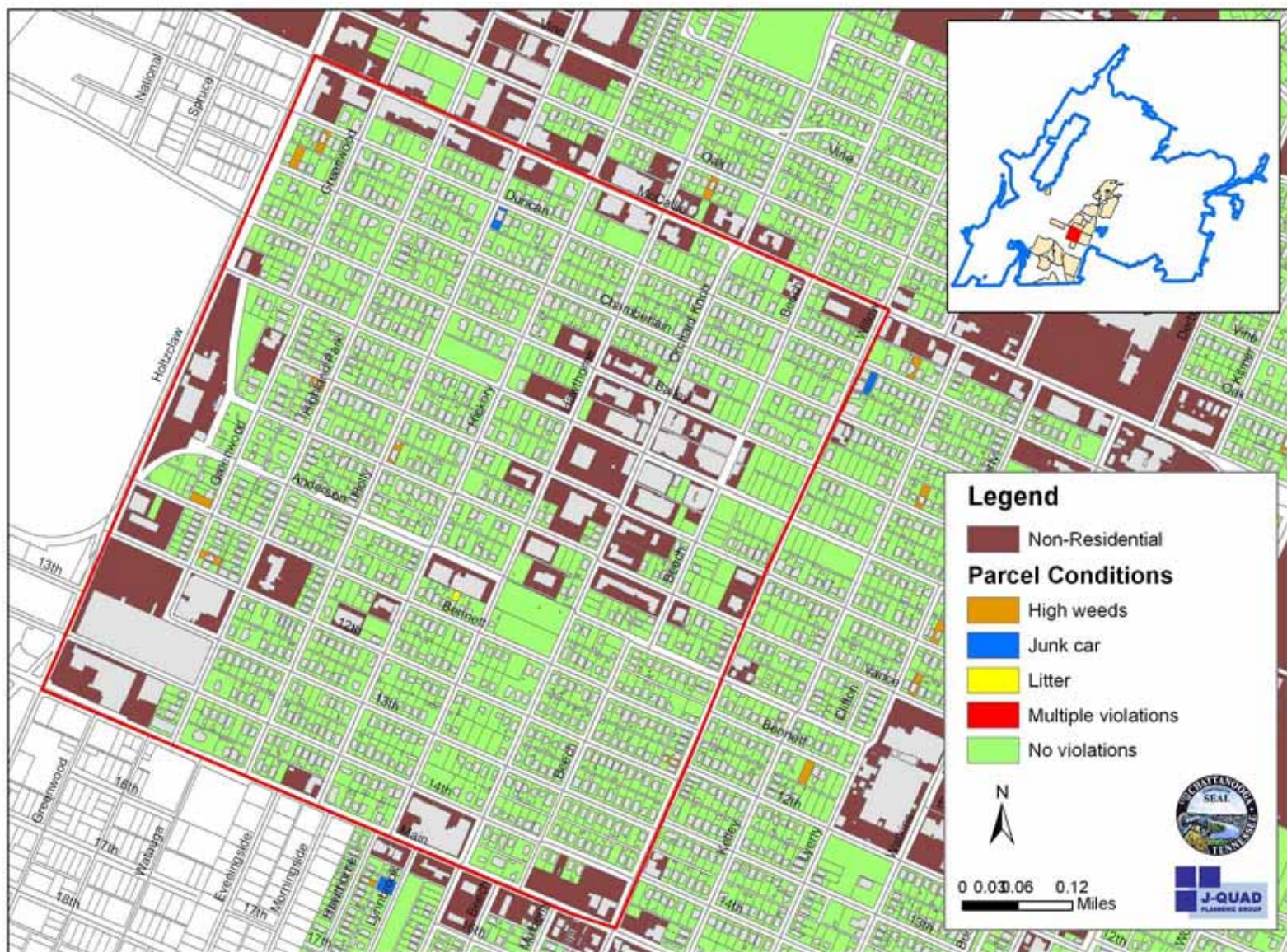
Map 17.A: Highland Park Building Conditions



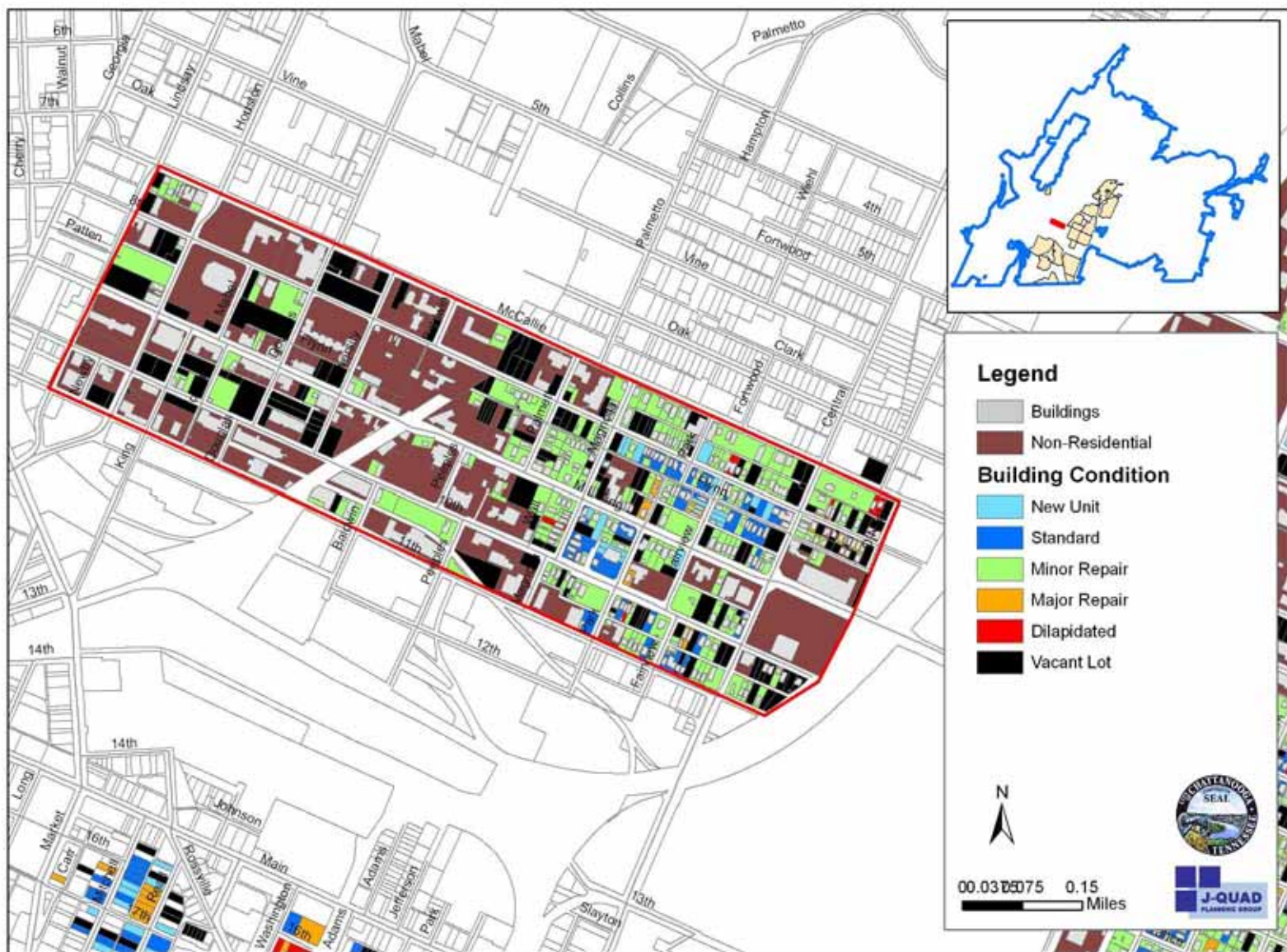
Map 17.B: Highland Park Occupancy Status



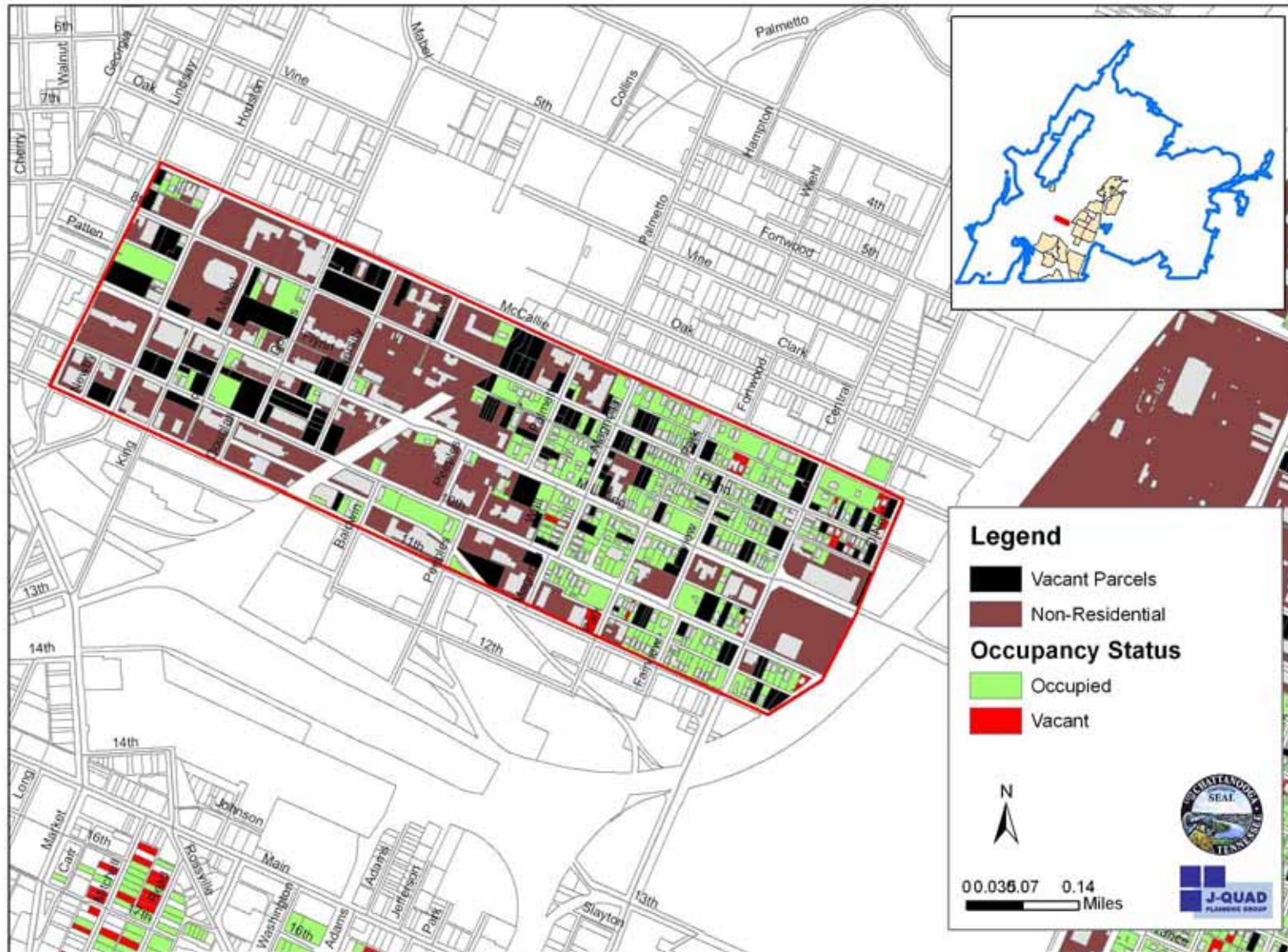
Map 17.C: Highland Park Site Conditions



Map 18.A: M. L. King Building Conditions



Map 18.B: M. L. King Occupancy Status



Map 18.C: M. L. King Site Conditions

